THE ECONOMIC WASTE OF SIN

LAIRMAN FORREST BOWER

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The Economic Waste of Sin

By
LAHMAN FORREST BOWER

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DEDICATED

TO THE MEMORY OF

FATHER AND MOTHER

IN WHOSE LONG AND HELPFUL LIVES THERE WAS

NO WASTE OF SIN

8948

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PREFACE

DURING all the years of my life as a manufacturer I constantly observed the many ways in which sin affected unfavorably the processes and production of industry. These varied from the mere absence, through dissipation, of essential employees, and the destruction of machinery and material by men with clouded brain and unstrung nerves, up to actual individual and organized violence. There were also many instances of friction among the members of the operating staff, and a large decrease in its efficiency, through unfair methods to secure personal advancement and profit, regardless of the rights of others or the interests of the employer. The more I investigated, not only the particular plants or companies with which I was associated, but many others and industry as a whole, the more I was impressed with the tremendous volume of this economic waste. And I found that the waste extended into every field of human development and social effort. It was not industry alone, but human progress also that was being retarded and destroyed.

I became convinced that the intimate and

reciprocal causal relations between sin and material progress were not receiving adequate attention, nor were even recognized. The essential oneness, in many particulars, of moral and natural laws and their active cooperation in varied spheres of human development, were being overlooked. Prophet and doer were regarding each other suspiciously across artificial barriers when they should have been marching forward shoulder to shoulder.

Believing that a better understanding and a great advance would result from some definite and comprehensive statement of the vast interests involved, I began years ago to make notes and gather statistics. But other duties and responsibilities increased, and only last year did the opportunity come to take up the task in earnest. And then I discovered that the old notes and data, owing to changed conditions and values, were mostly useless now and that the work must begin *de novo*.

Another discovery was that no general survey of the entire problem had ever been attempted. Careful investigations had been made into certain phases of it, many with startling results, but they were unrelated and incomplete—some even in their particular field.

The next discovery was the assumed impossibility of the task. The statistician of one of

the large foundations wrote as follows: "In answer I should say that it is my belief that there is no possibility of arriving at an answer to the question, What is the economic loss of production because of sin? Sin is a relative term, and I think it may be stated that there are no statistics compiled with a view to classifying expenditures on the basis of their relation to sin as a cause. It is possible to assemble some definite statistics, however, which do in a way answer your question." And the secretary of one of the large social-service associations said: "To put before the American mind enormous figures relating to the cost of crime is to emphasize its big place in our life—and the need of dealing with it. But—we're not going to determine anywhere near what its total cost is—ever—in my opinion. And if ever the very last checking up is made, and some one thinks he knows, I still know an instance which, because it never will become public, and because it came under my observation would throw out the completed figures."

The real purport of both these opinions is the impossibility of ascertaining definitely *all* the waste of sin—and about this there can be no dispute. Sin reaches into the hidden secret things of home and the individual life; it covers up its trail and often masks its most hideous

work with a simulation of righteousness. It is true also that statistics generally are not compiled or classified with any regard for their relation to sin, unless at times to conceal it.

But, on the other hand, there are many great volumes of reliable statistics compiled by various government (national, State, and municipal) authorities which contain most important information upon many phases of the economic waste of sin and about which there can be no possible difference of opinion. These volumes contain also a vast amount of data bearing directly upon this question, but which require additional information for their proper interpretation and use. And, in recent years especially, many persons, associations, and foundations have done most valuable social research work with results which enable this interpretation and use to be made intelligently and definitely. It is true that most of this work was not undertaken for this purpose, but every effort to promote social welfare soon comes into contact with the great anti-social effects of sin. Moreover, these special investigations and researches, while generally covering only a small area or a limited field, do frequently ascertain facts and conditions which can safely be applied to larger areas and fields, especially when supported and controlled by authori-

tative statistics. Again these statistics themselves, often by comparison, furnish a basis for intelligent estimates when more definite information is lacking—estimates which, furnishing their own credentials, can easily be checked and approved or disapproved.

The classification and lines of investigation followed, especially in connection with crime, have been largely determined by the form of the publications of the Bureau of the Census. With great labor they have standardized the reports of the States, counties, and municipalities so that the results from their classifications would undoubtedly be more reliable and satisfactory than more detailed figures worked out independently—if, indeed, that could be done at all. Moreover, the figures state definitely what is included, and the government divisions approximate very closely those which would naturally be adopted. It must be remembered also that the relations of various types of sin and their results are often so closely interwoven that they cannot be separated. As the object is not a pathological or theological study of sin, but simply an effort to ascertain the total economic waste of sin, the results as a whole will not be affected by any difference in classification. The results, however, are given in as much detail as possible so that

different combinations can be made if desired.

When definite figures are used they have been sought from the latest and highest authorities, and the source is nearly always given. Full use has been made of the publications of the Bureau of the Census mentioned in more detail hereafter. The reports of many national, State, and city government officials and departments have been utilized. The bulletins and publications of many societies, associations, and foundations for social betterment have been freely used, as already stated, and credit given. The reports of various commercial and labor organizations have also been helpful in some special aspects of the inquiry. And, finally, a large correspondence with a number of leaders in movements for social and economic uplift has been particularly helpful; and gracious on their part.

I realize that all waste has not been covered and that in all probability some errors have been made; but I do hope that this effort may lead to other larger and better ones, and that the results will bring about a better understanding of the relations between some of the great underlying laws upon which all human progress must depend.

While the figures constitute a very important

part of this investigation, it must be remembered that they are constantly changing in details. According to the evidence presented, the totals reached represent very closely the present bill of sin—and one which has been approximately the same for several years. If the investigation has drawn attention to the various agencies through which the waste of sin is effected, the figures can be adjusted from time to time to conform to new conditions.

I desire particularly to express my appreciation of the kindness and cooperation of Drs. H. M. Pollock, Charles Bernstein, E. L. Fisk and E. J. Emerick in some of the difficult problems of the work. Many other helpers have been mentioned in the text.

It is with pleasure I acknowledge the great courtesy shown and assistance rendered to me by many officials and employees of the Library of Congress, whose wealth of publications made this one possible.

Another pleasant experience was the unfailing kindness and helpfulness of many employees in the various departments at Washington. Not once did I fail to receive prompt attention and every assistance they could possibly render. Mr. Morris J. Hole, of the Bureau of the Census, by constant help

and suggestions has placed me under especial obligations.

In connection with the manuscript I render thanks to A. V. Bower, Esq., R. F. Bower, and Dr. Albert Mann for kindness in reading and frankness in criticizing.

The work has been strenuous, but, notwithstanding its subject, its preparation has confirmed my belief that the world is full of a great many very good and pleasant people who are doing everything in their power to reduce the economic waste of sin.

LAHMAN FORREST BOWER.

Carlisle, Pennsylvania.

INTRODUCTION

In these days of world-wide relations and intense national development, with international competition, it is realized that a larger conservation of resources and energy and a greater efficiency in production are necessary to enable our country to supply its own growing needs and to secure advantageously what we require from the rest of the world. Therefore, under the leadership of our biggest men and organizations, including government, many campaigns are being waged to increase production and reduce waste, and thrift has become almost a gospel.

This book has for its purpose to ascertain the economic waste and destructiveness of sin—what sin costs our country each year in dollars and cents. It is strictly an economic investigation, entirely disconnected from any theological dogma, and is based upon definite figures and universally accepted social and economic facts and conditions. It is believed that the results will justify the statement that there is no greater or more promising field for the diminution of waste and the in-

crease of production than in the elimination of the destructiveness of sin.

As this inquiry into the economic waste of sin is not based upon conventional theological doctrines, although it is not opposed to them, it becomes necessary to state briefly the reasons for assuming any fundamental relations between sin and production and to make definite the scope of the word "sin" as here used. It is probably not necessary to remark that what is said does not purport to be any complete or new theory of ethics or morals, but simply emphasizes several basic truths which justify the reasonableness and value of the present investigation.

One of the most striking ethical developments of our times is the growing recognition of the predominance of moral law and that obedience to it is the fundamental condition of all real and permanent prosperity and success for nations as well as individuals. This is not generally stated as yet in terms which fully acknowledge that recognition, but is expressed by "altruism," "the square deal," "the golden rule," "social justice," "rights of minorities," "self-determination," and other "points." The world has seen recently many radical adjustments of treaties made decades ago—adjustments made necessary because the former

adjudications were unjust although sanctioned by that formerly infallible arbiter, a victorious war. And in all probability some arbitraments of the World War must later be modified for the same reasons. Statesmen to-day stress the justice and equity of their policies, and make their strongest appeal to constituencies through arguments which are avowedly based upon righteousness. There are being held an increasing number of international conferences in which the real interests of all are being openly considered and decided. Inevitably the policies and politics of the world are being driven for their own continuation and success into harmony with that old and basic pronouncement, "Righteousness exalteth a nation, but sin is a reproach to any people."

One of the great compelling causes for this recognition of and reliance upon the moral law has been the marvelous material development of recent years. That development which, by utilizing natural forces, has multiplied human production manyfold, has annihilated time and space in the transmission of thought and knowledge; has, by improved methods and instruments of transportation, made all the nations of the world to be close neighbors, and has produced a condition of interdependence and mutual influences which

make it absolutely necessary to become our brother's keeper. The immense significance of this intimate relation between material progress and moral development lies in its universal application.

The Ten Commandments are not mere arbitrary restrictions upon human conduct, but are necessary fundamental principles without which there can be no social or economic progress, or even stability. Their incorporation into all civilized codes has given them human as well as divine sanction, but their vital causative relation to material prosperity has often been overlooked. The emphasis placed upon their observance has generally been connected with the rewards and punishments of the future life and too little with success and prosperity here. In fact, at times strict self-denial from all forms of benefit and comfort which the moral law has rendered possible was looked upon as the most perfect conformity to it! And even now some sincere moralists look askance at material welfare, and are convinced that any method or policies which increase production or rewards have in them some concealed immorality if any of those rewards are shared by the author or promoter of the methods or policies. It must not be forgotten that after the injunction to

perpetuate the race, God's first commandment to mankind was to become lord of the earth (as the Septuagint has it). To develop and utilize the earth and its resources is *per se* a moral act. It is in obedience to divine command, can be done only by strict conformity with other divine laws as they are disclosed and utilized in the natural world, and by it comforts and opportunities and spheres of growth and development, which otherwise would be impossible, are conferred upon all the peoples of the earth. And the Ten Commandments make this development possible.

Just as many teachers of morals have failed to realize the essential unity of all divine laws, or at least that they all cooperate for the growth and development of mankind, so many who have to do particularly with the material world have failed to see the absolute dependence of all their efforts upon the permanency of the moral law and obedience to it. They say to the preacher and the prophet, "You stay in your place and we will stay in ours; we have to do with the material world and you have to do with the moral law; there is no connection or relation." And so, regardless of the rights and welfare of others, they build up great empires, gather great possessions and acquire great honor—until the accumulated

violations of the moral law overwhelm them like an avalanche. History repeats many times the story of the Flood. That is a strange tale, back in Second Chronicles, and well worth study, when Zechariah said boldly to the king: "Thus saith God, why transgress ye the commandments of Jehovah, so that ye cannot prosper." This was a strange doctrine, and they stoned the prophet (as has been done many times since), but the king who sinned was killed also and the laws remain and are self-enforcing!

Sin is a word of various meanings and probably signifies exactly the same to no two persons. Its generally accepted meaning, however, is any violation of the laws of God or the moral law; any act contrary to the divine rules established to secure the prosperity and happiness of mankind and which have now generally been adopted by men as the basis of their own laws for the control of human action. The question of guilt is not within the scope of this investigation, but sin as used here is always and inevitably accompanied by or consists of wrongdoing. It is an act by which the welfare of others or of the one sinning, or both, is injured or destroyed. Sin confined to evil thoughts, although they may later work out into action, cannot effect an economic

waste. Sin of conduct causes waste, and it is a personal act and responsibility. Whatever foundation there may be for a fatalistic philosophy and a material basis of life, there must still remain the possibility of the development of soul as well as mind, of morals as well as knowledge, and of personality as well as conditions. For investigators to avoid any reference to sin, to use periphrastic phrases of doubtful and ambiguous meaning to express what is universally understood, and even to disclaim morals and the moral law as an active social factor, is simply to camouflage the problem and darken counsel with words. There is a moral law, and sin is the violation of it, and sin is a very potent factor in our present stage of development.

But the meaning of sin has been enlarged here to include anti-social acts. It is undoubtedly true that, at the last analysis, anti-social acts are violations of the moral law and therefore sinful; but this is not now generally recognized and the sanctions are not the same. Anti-social acts must be sinful if we believe that God looks with favor upon social welfare and progress. These are the days of close association and interdependence; no longer is there isolation and self-sufficient independence for individuals or nations. Not even

resolutions in Washington can change the great world development. Our personal life is becoming more and more social, or even socialistic. Each one, day by day, is performing less of the necessary work pertaining to himself alone and more pertaining to others. A majority of the descendants of our self-reliant, self-supporting pioneers have become crowded into cities (52 per cent of us) where they are practically dependent upon others for shelter, food, water heat, and clothing—all the essentials of life. The great industrial problem is simply the proper adjustment of these complex reciprocal services; and the word "proper" here means in its fullest sense righteous. The new conditions require new conceptions, new laws, and new social and, therefore, moral responsibilities. Personal liberty as used now is mostly a fetish—a clinging, for personal gratification, to old times and conditions which have passed away forever. The isolated pioneer consulted only his own convenience, pleasure, or interest, when he decided where to build his house, of what and the kind of roof, where to keep his animals, where to leave his refuse, what conditions of cleanliness to maintain around his property, when to hunt or fish, what noises to make, and a multitude of other circumstances of life.

But the country fills up with neighbors, or the city reaches out and surrounds him, and his "personal liberty" in many particulars is ended. The social interests, the welfare of the many, including himself, be it remembered, restrict his liberty of action—laws and ordinances are passed and the violation of them is anti-social and in the present investigation are counted sinful.

There can never be full agreement upon all these regulations and restrictions, but this is a government receiving its powers from the people, and when they, in accordance with their fundamental agreements, have placed laws upon the statute books, the violation of them is anti-social and sinful. Any contrary position is fraught with danger to all government and society. And in this connection it is apropos to consider the ethical status of an act which reduces the production or impairs the efficiency of the actor. Society has always attempted to protect its members against the more flagrant violations of the moral law and is now enlarging this protection to cover injury from anti-social acts. The ultimate purpose of this protection is to maintain the citizen as a productive unit by securing his safety, rights, and property. Whatever destroys or restricts these is an injury to

society through the impaired efficiency of one of its members. Therefore the injury which a member of society may inflict upon himself by anti-social acts is exactly upon a par with infliction of a similar injury upon another member of society. The soldier who mutilates himself to escape service and the citizen who destroys his usefulness by excesses and bad habits, by drugs, drink or prostitution, are in the same class ethically and in both cases there is an economic waste through sin.

There is an increase in the number of anti-social acts as society becomes more compact and its members more interdependent. We are developing new sins in our social progress, or, rather, new and more effective methods of applying old sins to new conditions. Not only do acts which were formerly harmless and without any moral significance become anti-social, but the specialization (and conversely dependence) and the great increase and combination of resources which characterize our present economic and social development put it in the power of some to secure for themselves in various ways an unfair profit. Agreements in restraint of trade, combinations contrary to public interest, exploitation of public resources, associations for class benefits, profiteering, and other similar practices and methods, while

not all new, are able under present conditions to work incalculable social injustice and disintegration. The most vital conflicts waged by society to-day for its preservation and development are with these colossal and potentially malevolent combinations of resources. New laws are constantly being passed to protect the interests of society, but new devices for evading them and still newer methods of predation make other laws necessary. It is a domain as yet where definite conclusions are not possible, and where even the imputation of sin in some instances would not be justified, but there is no question about the general evil results and the economic injustice and therefore waste.

Another extension of the ordinary meaning of the word "sin" is to include the sins of society itself. In theological language, these would nearly always be "sins of omission." The failure of society to recognize in sin its greatest enemy is itself a sin, as is its failure under certain circumstances to make the necessary sacrifices to do what it knows should be done for the welfare of its members and its own protection. A distinction must be made between this form of sin and the deliberate anti-social personal acts of the officers and representatives of society. No definite financial value can be placed upon the failure of society

to protect itself and members, but this failure increases the destructiveness of many kinds of sin, allows disease and poverty to flourish, and so adds greatly to the total economic waste. The election of dishonest and incompetent officials, the failure to enforce its own laws fearlessly and without favor, the permission of indecent exhibitions and amusements teeming with evil and evil suggestions, subserviency to financial interests or class organizations—in these and many other ways society is sinning against itself, retarding its own progress, and increasing its burden of waste. Although the results of these sins of society cannot all be classified and evaluated, it would be most interesting and enlightening to picture what their elimination would mean in better government, improved conditions, and enlarged production, irrespective of the financial saving.

It will be seen that the extension of the meaning of the word "sin" has not been made to include any acts which are not distinctly wrong and admittedly anti-social, but merely to enable the inclusion, without controversy, of individual and corporate acts which in some quarters might not be considered as possessing all the generally accepted characteristics of sin, such as personal guilt, but which are important factors in economic waste.

There must be a clear distinction between the consequences of sin and personal guilt. Several valued correspondents have emphasized the fact that many persons who suffer from sin are wholly innocent and it would be unjust to impute sin to them in any way. This is perfectly true, and at no time is any such imputation made or even contemplated. One characteristic of sin is the sufferings and sacrifices which it often causes those who struggle hardest to avoid it. But in these cases, just as in the case of the criminal himself, there is economic waste—often, indeed, the greater loss is borne by them—and any figures which did not include this would be manifestly incomplete. So far as this investigation is concerned, it has no more to do with the guilt of the individual than would an investigation into the loss from a flood or tornado. The only fact to be determined is whether the waste and loss can be traced to sin as the effective cause. Indeed, if the tenets of a certain school were adopted, according to which personal guilt is entirely eliminated and all actions are the result of laws and conditions beyond individual control, the total economic waste caused by those anti-social actions would not be affected in the least. Many innocent persons are in prison, many are in prison actuated

by higher motives than those who condemn them, and many are free to-day who deserve, if any do, to be incarcerated in the deepest dungeon. Rightly has the opinion of mankind delegated to an omniscient God the final judgment of good and evil.

Mention has been made of the self-enforcement of the moral law, but the fact that the moral law is self-enforcing, and the results of its violation as certain and inescapable as the results of the violations of all natural laws, is not always fully recognized. Many policies in politics and business (in religion also possibly) are promulgated in deference to the growing consciousness of the power of the moral law, but with reservations and expectations that in some way unfair and unjust advantages can be secured without any penalty being exacted. When one can jump over a precipice and not fall and the seeds cease to produce after their kind, then the moral law can be broken without evil consequences. The destructiveness of sin is the agent for the inexorable enforcement of the moral law. This destruction is not merely a consequence of sin, but an integral and indissoluble part of sin. "Crime and punishment grow out of one stem." "The soul that sinneth it shall die."

Sin blights every phase of industry and

production. It impairs and finally destroys the powers of the worker through dissipation and disease. It diverts from the home money needed for education and proper development of the family whose members thus from the very start are handicapped in earning power. It shuts up in prisons and hospitals great numbers of potential workers who must be supported at the expense of the industrious. It generates injustice and graft among leaders of both employers and employees through which strikes and lockouts are declared and production ceases and the innocent suffer. It develops a large class of nonproductive criminals who prey upon the public and are supported by it. It requires the employment at vast expense of many thousands as officers and in courts and institutions to protect society from criminals. It adds to the price of every article and service entering into the cost of living. The entire expense of sin is paid by the producers in increased taxation and costs—taxation to cover the fixed public expenses of controlling crime and disease; costs to cover the criminal conversion, the depleted production, the deliberate destruction, all of which become factors in every commercial transaction. Sin employs multitudes in degrading amusements and demoralizing activities—all nonproductive and

in the final analysis all supported by the productive and thrifty. It deteriorates the productive powers of the entire race by the propagation of the diseased, feeble-minded, and irresponsible who not only are nonproductive, but an actual drain upon the production of the capable. Sin destroys the creation of wealth, curses its use and damns the user.

To many this self-enforcement of the moral law through the destructiveness of sin is a firm basis for optimism. Sin never produces that which supports and sustains society, but is in constant enmity and warfare with all constructive forces, and, therefore, any theory of social (or religious) evolution and development must assume and look forward to the destruction of sin. And this hope is strengthened by the fact that the destructiveness of sin extends to the destruction of itself, or, more exactly speaking, of the agencies through which sin acts; no society composed wholly of persons actuated by sin could endure. The truth is that many cities and empires of antiquity (and of later times also) for whose destruction and disappearance many causes have been assigned, simply rotted to death because they had forsaken the moral law and become devotees of sin in its grosser and more corrupt forms. Gibbon's *Decline and Fall of the*

Roman Empire depicts a condition of political, social, economic, and personal corruption for which, if continued, there was only one end—destruction. As the elimination of sin, because of its destructiveness, is the basic condition for an ideal social development, the very fury of that destruction becomes the foundation of an optimism which looks hopefully to the future.

Because in our present stage of progress the destructiveness of sin includes much and many that are not sinful but precious, others believe that the good is being overcome in these latter days and predict the complete triumph of sin and the necessity of a new dispensation before humanity can achieve its destined development and victory. Certainly, it would seem that a vigorous optimism is necessary to predicate success upon failure and to see in the triumph of sin the victory of good.

But irrespective of any theological or philosophical theories, this book is an earnest attempt to ascertain so far as possible the economic loss or waste caused by the anti-social forces and activities included under the term sin. The problem has been approached without any bias or preconceived ideas, but with the deep conviction that there was here a problem of vast import to the material progress and spiritual development of our country.

CHAPTER I

CRIME

CRIME is the most obvious illustration of the economic waste and destructiveness of sin. The reports of crime, generally widely displayed and unduly magnified, constitute a large proportion of the daily news. The peculiar and abnormal personalities revealed in crime have a certain appeal to and fascination for multitudes who throng to scenes of violence, crowd into sensational trials, and shower morbid attentions and favor upon criminals—attentions and favors which seem to increase in proportion to the brutality and horror of the crime. The agents of society for the prevention and punishment of crime are constantly in evidence, and their maintenance is an important and increasing portion of the public expenditure. The sad consequences of crime, not only to victims and criminals, but also to many innocent persons, are continued warnings against sin. To many, in fact, sin and crime are practically synonymous, although crime is only one manifestation of sin and its destructiveness.

THE ECONOMIC WASTE OF SIN

The great and increasing prevalence of crime in the United States is common knowledge. The first chapter of Raymond Fosdick's *American Police Systems,* now published separately under the title of *Crime in America,* gives a most interesting and comprehensive summary of this prevalence. At the 1922 meeting of the American Bar Association a special committee, appointed to inquire into the causes of the crime wave, reported that crime in the United States had reached appalling proportions and unless checked would carry the nation to anarchy. Their investigation disclosed some startling conditions in various cities, especially when compared with similar cities of other countries. But the wave of crime is not wholly limited to our own country, for there was held in New York City in the fall of 1922 a conference of Chiefs of Police from many countries for the purpose of forming an international association for cooperation in the suppression of crime throughout the world.

The warfare which government or society is constantly waging with crime may be roughly divided into measures for prevention and methods of punishment, although they sometimes overlap, and many of the agencies used combine the functions of both. It is proof of the tendency and progress of modern penology

that words indicating efforts to reform criminals are being used much more frequently than those implying simply punishment. The processes of courts are changing more and more, through probation, suspended and indeterminate sentences, special courts for women and juvenile delinquents, and other methods of procedure, from merely punitive agencies to correctional and preventive influences. Fosdick, Woods, and others see in the development of preventive plans the real future of our police organizations.

The principal agents of society for the prevention of crime are the police, municipal and State, assisted at times by the State Militia and the United States military forces. Constables, sheriffs, marshals, and other officers of the courts are connected more closely with the punishment of crime.

Preventive

Public expenditures for the prevention of crime are made by every class of government—municipal, county, State, and national. While no official figures comprising all expenditures for the same date are available, the Bureau of Census has issued a number of publications which give much the larger part of the data and enable very close estimates to be made of

the other. These publications are: Financial Statistics of States for 1919; Financial Statistics of cities having a population of over 30,000 for 1919; Statistics for thirty of the States and 183 of the cities for 1921 are now available, and the author has made use of these figures: Municipal Revenues, Expenditures and Public Properties, 1913; County Revenues, Expenditures and Public Properties, 1913. As will be seen, these four publications cover all public expenditures except municipalities under 2,500 whose expenditures are small, and those of the United States government which are secured from the report of the treasurer and secretaries. A comparison of the expenditures of the States and larger cities for 1913 and 1921 and 1922 gives a basis for determining the expenditures of the counties and municipalities for 1921 which must be a very close approximation to the actual figures. Similarly, although the governing accounts in all these publications are the same, the details are given more fully in some than in others, and here the details given have served as criteria for those not given—a method which affects the distribution only and has no effect upon the total.

Extreme care has been taken to exclude items which are not definitely related to crime, and allowances have been made for duties and

services not connected with crime. As an example, only 75 per cent of the total cost for police service has been considered chargeable to crime, 25 per cent being allowed for policemen employed in traffic and other civic duties. Only 10 per cent of the cost for firemen has been included, although in the annual report of Chief Johnson, of New York City, the percentage of incendiary fires is given as 25 per cent. One half of all costs for fish and game wardens has been included, the other half being counted as conservative service. About 30 per cent of the cost of all boards and commissions for the regulation of various business and professional activities has been considered as due to crime, the balance as expended for purposes of revenue and constructive programs. The total amount of interest chargeable to crime has been checked by the Analysis of State Indebtedness just issued by the Bank of America, New York City. The recent large increase of State debts for good roads and bonus for soldiers will reduce this charge relatively in the future. The percentage of general government and other expenditures, not definitely allocated, which has been attributed to crime is very conservative and in no case more than the average allowed by authorities consulted. It must be remembered also that

these items constitute but a small portion of the total figures. In all cases credits have been allowed and deducted from the expenditures.

That it may be clearly understood how the amount expended for the prevention of crime has been determined—and this is more complicated than any other item—a complete table of the expenditures of cities having a population of 30,000 and over for the year 1921, which pertain to the prevention of crime and the proportion thereof included is submitted.

	Total	*Percentage Taken*	*Amount*
General Government (Excluding Courts)	$70,603,736	10	$7,060,374
Police Departments	105,192,135	75	78,894,100
Fire Departments	83,903,223	10	8,390,322
Police and Fire Alarms	1,566,674	50	783,337
General Supervision	157,105	50	78,552
Inspection Service	7,260,272	25	1,817,568
Other Protections to Person and Property	3,133,238	25	783,309
Police Capital Expenditures	1,609,284	75	1,206,963
Fire Capital Expenditures	6,957,685	10	695,768
Other Capital Expenditures for Protection to Person and Property	5,148,761	25	1,287,190
Pensions and Grants—Policemen	7,619,182	75	5,714,389
Pensions and Grants—Firemen	6,171,069	10	617,107
Militia and Armories	1,274,494	75	955,871

	Total	*Percentage Taken*	*Amount*
Soldiers' Relief	$1,785,160	75	$1,338,870
Net Annual interest on bonds and loans	154,745,012	5	7,737,251
Total			$117,360,968
From this there are to be deducted credits of various departments, determined in the same way, amounting to			2,051,878
Leaving a net expenditure of			$115,309,090

Determined in this manner and according to these governmental publications, the public expenditures in this country during 1921 for the prevention of crime were as follows:

United States	$7,432,347
States	18,183,948
Cities of 30,000 and over	115,309,090
Other municipalities	27,153,443
Counties	27,578,751
Total	$195,657,579

Punitive

Unfortunately, this expenditure does not prevent all crime, and after the crime has been committed there follow the processes and measures for punishment which result in additional outlay chargeable to sin. The courts convict and sentence the convicts to jails, prisons, penitentiaries, reformatories, farms, and other places, where they are guarded and kept at the public expense.

The question of prison reform, while intimately connected with this investigation, does not enter into its scope, but just at this point there is a most interesting economic development worthy of notice. One phase of prison reform has insisted upon the utilization of the prisoners in some productive employment and this has proceeded so far, notwithstanding strong opposition from various quarters, that large returns are now received from many of these penal and reformatory institutions. In 1919 the receipts of the State institutions alone from these industries were $30,957,356. Missouri and Minnesota lead all the other States, the former with earnings of $4,919,885, the latter with $4,231,722.

From the same sources of information already mentioned, the public expenditures in this country during 1921 for the punishment and correction of criminals were as follows:

United States	$9,479,733
States	48,620,075
Cities of 30,000 and over	33,542,803
Municipalities	5,521,014
Counties	26,492,584
Total	$123,656,209

When these figures are compared with those showing the expenditures for prevention, it will be seen that the cities and municipalities

expend the larger amounts for prevention, but after the commission of crime the larger proportion of expenses fall to the counties and States which, except sometimes in the largest cities, support the courts and maintain the correctional institutions.

Combining these tables gives the total public expenditure due to crime for 1921:

United States	$16,912,080
States	66,804,023
Cities of 30,000 and over	148,851,893
Municipalities	32,674,457
Counties	54,071,335
Total	$319,313,788

Protection

But this by no means covers the bill for sin in the form of crime. The expenditures of individuals must also be included, and they may be considered as measures for protection. While many of the means and outlays are to prevent crime, the main object in the mind of the citizen is the protection of himself and his property against crime. Most of these expenditures have become such a natural and necessary part of our expenses under the present social order that it is almost a shock to realize that they would not be required except for the presence of sin. It is not practical here to

enumerate or estimate all the ways by which the individual endeavors to secure protection, but the following are the most important:

Watchmen and Guards.
Firearms.
Safes and Vaults.
Stronger Construction.
Burglar Alarms.
Locks and Bars.
Electric Light.

In addition to the public forces for the prevention of crime, the total number of guards, watchmen, and detectives employed by individuals and corporations is larger than the number of policemen, constables, and other public officers. This is certainly true at this time when the prevalence of crime has made necessary the employment of much greater numbers of private watchmen. In many of the cities a good proportion of the larger homes are now so protected. According to the census of 1920 there were 115,553 guards, watchmen, and doorkeepers. Eliminate the 15,553 as employed in directly civic or industrial work, to avoid any possibility of excess estimates. This leaves 100,000 employed for protection against crime. Inasmuch as many of the men so employed are past their maximum efficiency, an average compensation of $800 per year

would be a fair estimate and one doubtless within the actual wages paid at this time. One hundred thousand men at $800 each amounts to $80,000,000 per year, at least three fourths of which, or $60,000,000, is directly chargeable to sin, as it is expended solely to protect persons and property from lawless acts.

Practically every one of these watchmen and guards is provided with a revolver or some kind of firearms. A vast number of our homes contain weapons solely for defense against criminals. The increase in the number of burglaries and holdups, almost always accomplished by means of firearms, has created a strong sentiment against the manufacture and sale of revolvers, and several of the most influential newspapers in the country are leading a campaign, in which they are now supported by the American Bar Association, for the complete suppression of the business. Recognizing the use of firearms in hunting and sport, it is nevertheless conservative to estimate that 50 per cent of the total output is due to crime—that is, used in crime or as a protection against crime. The total production of firearms in this country for 1919 was $30,181,370; $15,000,000, therefore, is the annual tax due to crime.

As the ingenuity and resources of the crim-

inals increase, society is driven, to better and more expensive methods of protection. The best illustration of this are the really marvelous vaults and safes now installed in every banking institution and in many other places of business. In quality of material and excellence of workmanship they are unsurpassed by any other manufacture—but they are only required as protection against criminals. In these days of fireproof buildings most of the expensive materials and all the complicated locking devices would not be required except for crime, and 25 per cent of the present expenditure would supply all needed safety. The safe and vault business of the country amounted to $15,293,927 in 1919, and $11,500,000 of this amount was paid solely for protection against criminals.

In connection with the installation of these safes and vaults, and for protection in other portions of the buildings, not less than $10,000,000 is expended annually in stronger and heavier construction; in doors, shutters, gratings, cages, and other devices to foil the burglar and the holdup men.

As further protection, in all the large cities there are installed elaborate and expensive systems of burglar alarms by which central stations are notified of attempted forcible

entrance and officers dispatched to the scene. These are maintained at a minimum expense of $2,000,000 per year, but it is naturally difficult to secure official figures for services of this kind.

When it comes to the item of locks and fastenings, bolts and bars and chains, they are so universally used that we forget they are the successors of the moat and drawbridge and their service in nearly every instance is solely protection against wrongdoers. Some are used to insure privacy, some for security against storm and weather, but thieves are the fathers of locks. There is no way to secure figures covering all the various devices used against unlawful entrance, but the products of the lock industry alone were valued in 1919 at $14,374,476. Other similar business would bring this total to at least $16,000,000, and 50 per cent, or $8,000,000 per year, is a small share to be charged to protection against criminals.

As evil dreads the light, one great protection against crime, especially in recent years, has been the large use of electric lights by both municipalities and individuals. Dark streets have been made safe, and the character of entire neighborhoods improved by the installation of lights. Banks and commercial houses

protect their property by large windows and abundant illumination. Manufacturing plants and railroads erect great rows of lights around their yards and buildings, and in many apartments and houses lights are burned all night simply as protection. There are at times other purposes served also by these lights, but there is admittedly a certain portion used only because of the threat of crime. No definite figures can be determined, but, considering the vast volume of the electric-light business and its almost universal use, to some extent, for protective purposes, $20,000,000 per year may be taken as a minimum amount so expended.

A summary of the direct expenditures of citizens annually to protect their persons and property from criminals is as follows:

Watchmen, Guards and Detectives...	$60,000,000
Fire Arms.....	15,000,000
Safes and Vaults.....	11,500,000
Stronger Construction.....	10,000,000
Burglar Alarms.....	2,000,000
Locks and Bars and Bolts.....	8,000,000
Electric Lights.....	20,000,000
Total.....	$126,500,000

If any exceptions are taken to some of these items or the amounts, it must be remembered, as stated before, that there are numerous

expenditures which have not been considered at all—such as the installation of burglar-proof vans for the transportation of mail and express in the cities, and of steel compartments for the transportation of same upon the railroads, the use of traps and alarms, cash registers, the maintenance of dogs, etc. Moreover, all of these items together are such a small percentage of the entire cost of sin that any modification, or even their complete elimination, would have no appreciable effect upon the total results. They are, however, actual expenses and a sincere attempt has been made to determine them conservatively.

Insurance

In addition to the direct expenditures which individuals make for protection against crime they also pay out large sums for insurance by which the loss is transferred from themselves to others. In some classes of insurance the payments are entirely caused by crime, as those made for insurance against burglary and theft, and in others the cost of insurance is increased by the element of crime.

According to the best available figures, the amount paid annually in this country for burglary insurance is not less than $10,000,000.

There are now approximately 10,000,000

automobiles and trucks in this country, and the number stolen is about 125,000 per year, or 350 per day. In the rural districts these are not insured to any very great extent, but, according to the best authorities, 30 per cent of the total number are insured against theft by an average premium of $8, thus making an annual charge against owners of automobiles of $24,000,000 per year.

In a report of the fire commissioner of New York city, already quoted, he says that a conservative estimate of the fire loss in New York city caused by incendiaries would be 25 per cent of the total loss. Mr. Brophy, a fire marshal of Brooklyn, who devoted much time and energy to the investigation, gives 30 per cent of the total loss, and a manager of large fire insurance companies fixes it at 40 per cent. The National Board of Fire Underwriters in their report on American Fire Losses for five years (1915-1919) gives the average annual loss by fire as $283,275,169, of which amount $4,319,393, or 1½ per cent, was due to proved incendiarism. This amount does not equal the loss which the authorities attribute to incendiarism in New York city alone. But the tables of the National Board of Fire Underwriters contain an annual loss of $90,176,262 attributed to unknown causes, and this may

easily contain unproved losses by arson which would bring the total to at least 5 per cent of the entire loss, or $14,000,000. It might be added that the fire loss for 1920 was $404,000,000, or $1,100,000 per day. This is an increase of 40 per cent over the average of the previous five years, so that the figures used must be well within the present loss by arson. The same authority gives the total premiums written in 1921 as $1,000,000,000. Five per cent of this is $50,000,000, or the increased cost of insurance due to extra risk from the crime of arson.

The total insurance costs therefore caused by crime are:

Burglary	$10,000,000
Automobiles	24,000,000
Fire	50,000,000
Total	$84,000,000

Including the other expenditures for protection enumerated above, the total direct tax levied by crime upon the individual citizens aggregates $210,500,000 per year.

Destruction

The actual destruction of property by criminals is comparatively small. It cannot be done without great risk of detection, as it generally implies violence and noise, and it is

therefore usually accomplished either by fire or by organized bodies of men during strikes or other industrial controversies. The total of malicious mischief in minor depredations would undoubtedly aggregate a large sum, but it would be hard often to distinguish between mere mischief and malice. The breaking of windows in empty houses and factories, the pranks of Halloween, the bonfires of college boys with gates and fences—these and similar capers should probably be included in the cost of education rather than of crime.

According to the figures previously determined, the value of property destroyed by arson in this country annually is $14,000,000.

In organized violence fire is also the means most usually employed, but the developments in high explosives have placed in the hands of lawless men an effective agent of destruction which is being used with increasing frequency. Without entering into the question of the right or wrong involved in industrial warfare, or classifying either party to the conflict as criminals, yet the destruction of property is an anti-social act and one which the leaders are always prompt to disavow. This destruction, of course, varies with general economic conditions, although at times special causes may lead to large losses in a restricted area. It is

estimated that during the building trades controversies in Chicago at least $5,000,000 worth of property has been destroyed within the past four years. The recent coal and railroad strikes were accompanied by considerable destruction of property, mostly by fire, but also by explosions, train-wrecking, and other forms of violence. The practice of sabotage, indorsed by some organizations, is responsible for a steady volume of destruction, the amount of which it is impossible to determine definitely, owing to the skill with which much of it is made to appear accidental.

There are also numerous outbreaks and riots, due to racial and other causes not directly related to industrial conditions, such as at Tulsa, East Saint Louis, and Chicago, which are accompanied at times with large destruction of property.

Taking a series of years, however, the actual destruction of property in industrial conflicts and other riots, using the average of several estimates, may be placed at $6,000,000 per year. This with arson makes the annual waste by violent destruction $20,000,000.

Loss of Production

The economy of the world is constantly becoming less individualistic and more social.

Each member of society is becoming more dependent upon all other members, and is contributing in turn to many others. Because of this more emphasis is being placed upon production, and efficiency has become almost a cult. The literature of production has multiplied sufficiently to be an example of its own objective, and great campaigns for efficiency have been taken up by numerous organizations and industries. Whatever reduces or destroys production places a heavier burden upon both producer and consumer—upon society as a whole. Additional effort must be put forth by the one, and additional costs absorbed, or sacrifices endured, by the other. It is evident that criminals are non-productive parasites upon the social body, supported by the work of others. Not only, therefore, is the criminal class a tax upon society for its maintenance, but the loss of production by them is a real economic waste which adds to the burdens of every industrious citizen.

The latest authentic statistics covering the number of prisoners in our public institutions were, until very recently, the two government publications *Prisoners and Juvenile Delinquents in the United States as of January 1st, 1910*, and *Statistical Directory of State Institutions of*

the Defective, Dependent, and Delinquent Classes as of January 1st, 1916. These reports were not coextensive, and many varying estimates have been made from them as to the numbers of adult prisoners in confinement in the United States at the present time. These estimates ranged from 200,000 to 500,000 and were, in many cases no doubt, influenced by the attitude of the estimator upon the prevalence of bootlegging or the imminent danger of the country from the crime wave. In November, 1922, the Department of Commerce released figures showing the total number of prisoners on July 1, 1922, to be 163,889 as compared with 146,161 on July 1, 1917. But this latter figure did not include all prisoners in the chain gangs, in which were probably 5,000 more. Considering the increase in population, the number per 100,000 population is practically the same; 137.2 in 1917, and 137.4 in 1922. There was an increase of 162 institutions reporting no prisoners. To facilitate later calculations 160,000 will be assumed as the number of prisoners.

As has been stated before, increasing efforts are being put forth to make these prisoners to some extent productive. Mr. E. Stagg White, chairman of the Executive Council of the National Committee on Prisons and Prison

Labor, in a recent address (confirmed by personal letter to the author) declared that the productive capacity of our prisons could be tripled. Adopting, therefore, 120,000 of these 160,000 inmates as nonproductive, what is the loss to society?

According to very recent publications of the Bureau of Census, the total production of the United States in 1919, including manufactures, agriculture, mines and quarries and fisheries, was a little over $83,000,000,000, which is just about $800 for every inhabitant. But, according to the Census of 1920, only 39.4 per cent of the total population were gainful workers, that is, directly engaged in the processes of production. On this basis the output for each producer would be $2,000. The great majority of criminals are mature, but, owing to conditions to be considered hereafter, an average production of $1,500 will be taken as their economic value. This makes a total direct loss to society of $180,000,000 per annum through the idleness of the criminals of our prisons and jails.

But all criminals are not in jail. There is a constant flow of recidivists through our penal institutions from a larger supply which remains out of confinement, or returns to criminal ways upon release. We are not considering

now the occasional, or as it were, accidental, offender, but the habitual criminals who constantly prey upon society and produce nothing. Authorities do not agree upon the volume of this predatory class, estimates varying from two and a half to five times the number of persons in confinement. Careful investigation in England by Mr. Morrison, some years ago, into figures supplied by the police, fixed the number of habitual criminals in England and Wales at three and a half times those in confinement. Mr. Eugene Smith, in his *Cost of Crime*, determines upon two and a half times the number in prison as a conservative estimate of the aggregate of persons outside of prison in the United States who make their living by the practice of crime (450,000 were released from jails and prisons in 1921, but many of these are not habitual criminals). This estimate is supported and confirmed by figures to be given later concerning the financial proceeds of crime.

On this basis there are 400,000 criminal nonproducers in the United States out of confinement. But it must be granted that some of them, at times from necessity and some again from policy, do become to a certain extent productive. There is no way to determine with any accuracy this amount, but if

50 per cent is allowed—and, certainly, this is a large proportion—there still remains outside of confinement the equivalent of 200,000 nonproducers from which society suffers an annual loss, at $1,500 each, of $300,000,000, thus making the total annual loss from the nonproduction of criminals $480,000,000.

Moreover, in the watch, pursuit, conviction, and confinement of this criminal class, there is employed a large number of persons who also become perforce nonproducers. We have already considered the amounts paid to them, but if they were not so employed, they would be engaged in services which would increase the total production of society and not require it to share a reduced output for their support. On a purely scientific economic basis, it may be claimed that this outlay is made within the society, and thus is not wasted; but prisons, jails, reformatories, criminal courts, and even policemen, are not assets but liabilities, and are created solely because of sin through crime. Every dollar and every hour devoted to their support is that much time and money subtracted from constructive and productive enterprises of potential helpfulness to society.

According to the Census of 1920, there were over 119,000 policemen, marshals, sheriffs, detectives, and other officers. The persons

employed January 1, 1916, in Federal and State institutions for criminals were 10,562. By comparison of expenditures and number of inmates, it becomes evident that at least an equal number must be employed in similar municipal and county institutions. The total at the present time cannot be less than 25,000. If to these 144,000 there be added the number of justices, judges, district attorneys, court attendants, lawyers, and others engaged in this warfare against crime, and the time occupied by jurors and witnesses in cases and processes, it will be evident that at least 200,000 persons are constantly engaged in the pursuit, conviction, and restraint of criminals. That is, for every inmate of our correctional institutions the full equivalent services of one and a quarter members of society are consumed. As the most of these men are selected under competition, it is perfectly fair to take the full productive capacity of $2,000 per year, or $400,000,000, as the annual social loss.

Likewise the 100,000 private watchmen and guards employed by individuals and corporations must be considered in connection with the loss of production. But it would not be fair to rate the productive capacity of these men at full value. Many of them are elderly men and in various ways incapacitated for some of

the more productive occupations. But placing a value of 50 per cent on the capacity of these men will make a total annual loss of $100,000,000.

Even these amounts do not comprise the total economic waste to society by loss of production through crime. There may be actual production considered from the standpoint of the individual, but which is not conducive to prosperity or the increase of the resources of society, and which, therefore, from an economic standpoint, is not real production. The persons employed in the building of prisons and reformatories were, so far as they were concerned, producers, but in a broader sense their work was not productive, but was only a part of the outlay which society must make under the present conditions to protect itself and its earnings from criminals. In this same way all manufactures and products used in the warfare against crime are simply lost to the betterment of social conditions and the real welfare of the people. If the artisans could erect schoolhouses instead of prisons, and mechanics make cutlery and tools instead of firearms and handcuffs; the builders construct bridges instead of safes and vaults, and the laborers build roads instead of moats, they would make a real contribution to the

prosperity and progress of society, and not have their lives completely absorbed in the great struggle to maintain present progress against the powers of evil. The same is true of every form of service rendered in this conflict with crime, even to the labor and time of those producing food for the support, not only of criminals, but of all those in any way giving their time and services in controlling crime. While this is a self-evident truth, like some very famous self-evident truths, it is hard to work out in practical and definite terms. It is impossible to trace all these losses and state them in specific amounts, but some estimate may be interesting, whether or not it be accepted. The industries mentioned in connection with protection by the individuals would contribute about 20,000 persons to this nonproductive army. Those engaged in building and furnishing building supplies for all the institutions would contribute 10,000 more. It takes 6,500,000 farmers to supply food for our 105,000,000 population, so the number required to support the 620,000 nonproducers would be 36,000, or (allowing some for produce exported) say 35,000. If, now, there be added the number of tradesmen, clerks, public utility employees, and all others who minister to the 620,000, there will easily result a new army

of 100,000 nonproducers and an annual economic waste of $200,000,000. If, then, we consider those who supply these—but we cannot go on *ad infinitum.* The investigation, however, has demonstrated how the numberless tentacles of sin reach out to every root and source of all social organization and industrial life.

The following table is a summary of the total loss of production each year which is directly due to crime. It represents the actual absorption of human energy into the struggle against evil:

120,000	Nonproductive Inmates of Institutions	$180,000,000
200,000	Nonproductive Criminals Not in Confinement	300,000,000
200,000	Policemen, Officers, Court Attendants, etc	400,000,000
100,000	Private Watchmen, Guards, etc	100,000,000
100,000	Persons Constructing Works and Supporting Above	200,000,000
	Total	$1,180,000,000

Conversion

There has not yet been mentioned a large sphere of criminal activities which in many ways affects individuals more directly than any previously described, and which, in the financial aggregate, greatly exceeds all the

others combined. This is the sphere of conversion, which is defined as an unauthorized assumption and exercise of the right of ownership over personal property belonging to another, in hostility to or inconsistent with his rights; unauthorized appropriations. It must be admitted in the beginning that there is no real social economic waste in many forms of conversion. The property is not destroyed; in fact, the money put in circulation by burglary is more useful than hidden in a stocking or locked in a trunk. The food which conserves life is used in its highest value, however secured. In some cases, even, the converted property may be administered more profitably and helpfully than before the conversion. But, on the whole, conversion is thoroughly anti-social and wasteful, and without repression would soon destroy utterly the present social and economic system; and in the great majority of cases the employment of the converted money and property, by the criminals who secured it, is less helpful and profitable than it would have been in the hands of those who earned it and saved it.

But the real economic waste of conversion consists in the fact that by it the great non-producing army of criminals is supported. Without this they would be obliged to work

and thus become of economic value to society. It is the great volume of conversion which enables this parasitic class to exist. It has been stated previously that there are in this country, outside of confinement, 400,000 habitual criminals. No doubt this has seemed a large number, and the question of their support has arisen in the minds of many. The financial proceeds from conversion will answer that question fully, and will also confirm the reasonableness of the estimate. Viewed in this light, conversion becomes the very foundation of all crime and the warfare against it should enlist the whole-hearted support of every good citizen. But the facts are that more and more citizens through various methods are profiting by some form of conversion, and it is becoming a most important factor in our social and industrial life—probably the greatest menace to our future peace and prosperity.

Robbery and Burglary

The most flagrantly criminal method of conversion is by violence—robbery, burglary, and holdups. Notwithstanding the great expenditures, already considered, for the protection of property and the prevention of crime, vast amounts of money, jewels, securities,

and other property are forcibly taken from their rightful owners. There has been in recent years a large increase in crimes of this character, and in many cases the daring and resourcefulness of those perpetrating them have compelled a certain admiration. The actual losses by burglary, theft, robbery, and larceny, paid by insurance companies in 1920, are given by a leading insurance office in Chicago as $5,171,578. This represents only a tithe of the entire conversion, that portion which individuals or corporations by the payment of premiums have transferred to the insurance companies. One recent mail robbery in New York city involved over $2,000,000 in securities, and one in Chicago over $750,000. The government, as is well known, does not, except under special circumstances, insure its property; there could be no advantage in doing so, as the loss eventually must be transferred to the people who in turn constitute the government. At a recent annual session of the freight claims division of the American Railway Association the loss to the railroads from freight robberies was stated to be $2,000,000 per month. In one year, according to the Chicago Tribune, the total conversion in connection with banks including embezzlements, forgeries, defaults, and wreckage—modified

forms of robbery—was $8,622,056. Many other instances and partial losses could be given, but no more complete or authoritative statement can be made than that made recently by Mr. Francis M. Hugo, former secretary of state of New York and now vice-president of the National Security Company.

Before giving his definite statement another paragraph from his address will be interesting, showing, as it does, the strange bedfellows which crime makes, the scope and carefulness of their plans, and also explaining some recent unfortunate developments in Wall Street:

"For half a century the most honest and trustworthy boys in American business life were the young messengers employed in Wall Street by banks and brokerage houses to carry money and investment securities from one financial institution to another. About three years ago a group of dishonest brokers, politicians, and East-Side criminals joined together in a plot to corrupt Wall Street messenger boys wholesale, tempting them to abscond with the negotiable securities which they carried. The conspirators covered the traces of the young absconders and sold the stolen securities. Probably $1,500,000 was stolen in this way."

"Never before in the history of our country,"

said Mr. Hugo, "have we had so much robbery, embezzlement, and burglary. Never before have so many men and boys in the United States been so utterly indifferent to the property rights of other people. The amount of property stolen annually in this country through embezzlement—robbery on the inside by trusted employees—is now estimated at $100,000,000. The amount of property and merchandise, including cash, stolen annually through burglary, holdups, and other forms of robbery from the outside, is estimated at least $250,000,000." So here is a fund of $350,000,000 contributed each year by the public, unwillingly, it is true, to the support of our criminal nonproducers.

Fraudulent Securities

But there is a much larger fund contributed by the public willingly, and even cheerfully, every year for the support of this same class. When a criminal cannot secure your property by violence, the next move is to offer you something attractive and apparently valuable for which you are willing to exchange your property. The printing press is called into service and most artistic certificates are produced, together with a compelling literature which demonstrates, beyond any cavil, the

certainty of enormous profits. This is probably followed soon by a persuasive salesman, who permits you as a favor to become associated with the most stupendous enterprise of modern times—of course for a trifling consideration—and you are initiated into the great fraternity of H. W. S.—Holders of Worthless Securities.

Forty-one States now have what are known as Blue-Sky Laws which are intended, by proper regulation of all securities offered for sale, to suppress those that are worthless and fraudulent; and the Post Office Department has stringent regulations against carrying their literature, and a special bureau for the purpose of prosecuting all offenders. The amount of such securities foisted upon the public varies from time to time according to circumstances and economic conditions.

The Financial World declared, soon after the war, that $400,000,000 of Liberty Bonds had been exchanged in a few months for worthless securities, and all official Washington was aroused over the influx of sharpers to share in the proceeds of the redemption of the Victory Loan. The term "worthless securities" here includes mining, oil, and other securities which have only a mathematical chance of success, and business enterprises which only by some miracle can succeed, but which may

not be fraudulently prepared and issued. The World's Work, however, printed at one time a list of purely bogus companies whose securities were on the market with a total capitalization of over $3,000,000,000. The postmaster general in his annual report formerly gave some estimate of the volume of fraudulent securities, but lately this estimate has been omitted. Recent inquiry at the department, however, elicited the information that the total loss from frauds which were in the courts in February, 1922, through action of the Post Office Department was estimated at $140,011,231. This amount represents only a portion of the annual losses which come under the cognizance of the Post Office Department, and these in turn are only a portion of the total losses.

According to Mr. John K. Barnes, financial editor of the World's Work, and Mr. Louis Guenther, editor of the Financial World, over $500,000,000 of worthless securities are sold in the United States each year. Without danger of international complications, it is hoped, the New York World may be quoted in its recent statement that American losses in German marks aggregated $904,000,000. Mr. Guenther also points out, in a letter to the author, that while some of these securi-

ties were no doubt marketed at first without criminal intent, "later on questionable means were introduced in a desperate effort to make a success of the flotation." In fact, it is pretty hard to conceive how completely worthless securities can be marketed without involving criminal intent or negligence somewhere in the transaction.

In view of all the facts presented, and many others of a less general nature which have been secured, and without in any way committing anyone else, it seems absolutely within the truth to place the volume of fraudulent securities sold in the United States each year at $500,000,000. According to the Executive Board of the Associated Advertising Clubs, the loss from fraudulent securities in 1922 was $600,000,000. And thus is another fund secured for the maintenance of the army of criminal nonproducers.

Counterfeiting and Forgery

Some years ago counterfeiting was the source of considerable revenue to a number of expert engravers and their confederates, but the improvements in the art of engraving and the activities of the government agents, together with the great increase in facilities for communication, have rendered this profession

very precarious and not very remunerative. Occasionally some issue of certificates or money will find a limited market, but discovery is quick and detection almost certain. In the latest reported attempt only $2,500 was disposed of before the perpetrators and outfit were seized. As an economic waste counterfeiting can be ignored except for the expenditures required to keep it in check and which have been included in previous estimates. On the other hand, the increased use of checks has tended to increase the number of forgeries. It is now stated that a forged check is cashed every three and a half minutes and the aggregate is from $50,000,000 to $65,000,000 per year. The Protective Department of the American Bankers Association, 1923, fixed the loss for 1922 at $50,000,000.

Fraudulent Failures

An interesting abuse of regular business by criminals exists in the use of failures to defraud creditors. Stores are opened and goods secured on credit. Frequently these goods are shipped promptly to confederates or concealed and upon claims being pressed bankruptcy follows with little or no assets. According to the attorney-general's Report for 1921, 15,200 cases of bankruptcy had been concluded during

the year. In these cases the total liabilities were $171,284,367 and the net amount realized for creditors was $22,443,558, or 13 per cent, showing a loss of $148,840,809. There are no statistics which show the facts in the cases, but prominent attorneys of wide experience in bankruptcy proceedings declare that at least 50 per cent of all the losses in bankruptcy cases are fraudulent—well laid plans to beat creditors. This would seem to be supported by the small amount of assets disclosed and would represent a conversion of $75,000,000. But confession of judgment, preference of creditors, landlord leases, and connivance between debtors and lawyers are some of the other methods by which fraud is perpetrated in large volume, and the total dishonest conversion by all these methods will aggregate at least $100,000,000 per year.

Credit Losses

Retail credit losses, through increased cash business, the formation of commercial bodies with card indices of poor-pay customers, individual credit men and other methods, have largely disappeared. One of the great mercantile houses of this country, after giving some confidential figures of losses, adds: "Our experience leads us to believe that the propor-

tion attributable to dishonesty is very small indeed, inability rather than unwillingness to pay being the chief contributing factor." No doubt, in some places and under special circumstances, there are still considerable losses from this cause, but no attempt will be made to determine them.

Gambling

Gambling is another method by which earnings and savings are converted to the support of criminals. There is possibly no great immorality or sin in a simple bet whose determination is not unfairly influenced by either the bettors or others. A man recently bet in a double-header ball game that one club, rated the weaker, would make more runs in one inning than the other club would make in 18—and he won; but his frank comment was that he would never have made the bet if he had been sober! If one is willing to risk his own money upon uncertainties, he may be a fool but not necessarily a criminal; but when he cannot afford to lose, when the money is not his or is needed at home for necessities and comforts, then his conduct becomes at once anti-social and sinful.

But the great volume of gambling to-day has nothing to do with uncertainties. It is a

vast business organized effectively and solely for the manipulation of races, fights, games, and other sports, so that the dictum, "Heads I win, tails you lose," becomes inevitably an accomplished fact. Gamblers nearly besmirched our national game of baseball, are threatening our college sports, and have turned the "sport of kings" into the business of crooks.

The gambling on horse races is, at present, the most typical and flagrant example of this form of conversion of funds. Although the horses running are mostly of no account and the races are farces, newspapers of at least conventional respectability give large space in their columns, and even in the national capital they display daily, in their windows, large bulletins which serve no purpose except as an aid to transfer the earnings of the public into the possession of a bunch of crooks and sharps. But some papers too make money out of this craze, and several sporting newspapers have grown within the year to circulations averaging 100,000 copies per day, based upon the alleged tips which they print upon the probable winners in the so-called races. On December 3, 1920, the New York Sun reported that $50,000,000 had been bet on the machines at the four large Maryland race tracks during the one hundred and ten day season just ended.

(Racing is now legalized only in Maryland and Kentucky, but continues in five other States by evasion or defiance of the law.) And this did not include any of the vast sums wagered at places distant from the tracks, through betting commissioners and bookmakers. On August 22, 1922, the Detroit News, by actual figures, demonstrated that in twenty-six days Detroit's gambling public had lost $930,045 at the Windsor, Ontario, race track.

On August 16, 1921, the Chicago Daily Tribune charged that $10,000 per week was being paid to politicians for immunity for gambling in the Black Belt of Chicago—over $500,000 per year for protection only. During recent months there have been scores of failures of bucket-shop brokerage firms with many millions of losses to the speculating public. Over 4,000 pool rooms, scattered throughout the United States, offer facilities for betting on all kinds of races, games, and contests. It is not possible to go into the details of cards, dice, machines, prizes, raffles, lotteries, and the innumerable devices and systems by which gamblers separate people from their money. What do they make?

Semiofficial figures given out in Washington place the annual amount which changes hands

in this country through gambling at $2,000,000,000, of which $1,000,000,000 is won at poker and other card games. As against this is the more moderate estimate of Henry N. Pringle, of the International Reform Bureau, who fixes upon $500,000,000. And the conclusion reached is that both figures are approximately correct, the larger representing the aggregate amount of gambling, and the smaller the real loss to the public—the amount contributed by it for the support of the gamblers and their confederates.

Frauds in Charity

While the general subject of charities will be treated separately, it seems proper to consider here that form of conversion by which, through deceit and fraudulent practices, money is secured under the guise of charity. An interesting item concerning the fraudulent solicitation of individuals appeared in the New York Tribune of September 5, 1922. The "Dean" of the professional beggars of that city had fallen out with the police because of an unfair division of spoils demanded by the police, and his statement gave some statistics. There are 16,000 professional "alms-seekers" in Greater New York who collect annually $15,000,000. The "Dean" himself averaged

$22 per day. He declared that a thin face and speaking eyes were better capital than one leg, because the one-legged man generally grew fat for want of exercise, and a fat beggar was no good.

In reply to a letter to Charles H. Johnson, of the State Board of Charities of the State of New York, concerning a statement in the newspapers that he had estimated the graft in charity at $100,000,000 per year, Mr. Johnson writes as follows: "I did not say that in the administration of the charities of the country there was a graft of $100,000,000. I did say that in the State of New York there was expended from private funds for the maintenance of private charities approximately $100,000,000 a year, that there was no place to which any of these organizations reported their subscriptions and donations, that among organizations making appeals there were those that were not using their money appropriately, and that there were undoubtedly private charitable societies asking for money which was used mainly for the upkeep of certain individuals. The reason for making these statements was to urge the public to scrutinize carefully appeals which came to them, and not to give to organizations concerning which they had no knowledge and from which no report could be obtained."

There is, of course, no way to secure official figures of the amount of this conversion through fraudulent solicitation, personal and by organizations, for charity, but some very approximate deductions can be made. Assuming that the other urban population of the country would contribute 30 per cent as much per capita as New York city (although many other cities will furnish fully as much) to professional beggars, there results a total of $55,000,000 without including anything whatever for charitable frauds among the rural population. Again assuming that the private charities per capita in the other States would average 50 per cent of those in New York State (their public State charities average 80 per cent), the total is $550,000,000. Any one conversant with the various forms of unregulated charities would consider 10 per cent a small proportion to be classed as fraudulent—or $55,000,000. This makes a grand total of $110,000,000, which out of excess of caution may be reduced to a minimum of $100,000,000—another contribution to the fund for unwilling workers.

The amount of conversion for the support of criminals, from the above figures, is:

Robbery and Embezzlement.....	$350,000,000
Fraudulent Securities.....	500,000,000
Gambling.....	500,000,000

Fraudulent Failures	$100,000,000
Frauds in Charity	100,000,000
Forgery	50,000,000
Total	$1,600,000,000

The investigation thus far has covered methods of conversion which pertain wholly to the criminal, but there is a great volume of conversion which is connected very closely with our political and industrial systems, and which in some cases society has not yet fully and definitely labeled as sinful. As Professor Ross points out, in his book *Sin and Society*, our social progress and closer interrelations are developing new varieties of sin; but which are not yet abhorrent to our social conscience. There is a change also in the character and commission of sin, and the agency of large corporations removes the victim so far from any personal criminal that there is a distinct lack of deserved reprobation and punishment. Inasmuch, however, as all these practices have for their purpose the acquisition of property without rendering adequate service in return, they are anti-social, sinful, and an economic waste. These methods of conversion enter into all the great social and industrial problems of our country and together form a portentous menace to its perpetuity.

Adulteration and Falsification

There is no question about the criminality of misrepresentation in articles of merchandise, but the economic waste may not always be present. A combination of apples, glucose, and flavoring will certainly not make pure peach preserves, but, so far as food value is concerned, it may be sold at a price which makes it fully equivalent to the pure preserves. Likewise an article represented as woolen, but made of cotton and wool, may be sold at a price which is perfectly fair to the purchaser. It is this possibility which renders it so hard to determine the full amount of this method of conversion. Doctor Wiley and the officials in the Bureau of Chemistry at Washington all declare their inability to make definite valuation of this economic waste. One result of this misrepresentation is to drive out the genuine article because it cannot compete in price. The Pure-Food laws render it possible to secure honest labels and packages, but do not control falsehoods in advertising. But it is certain that there is financial profit in this adulteration and falsification, or it would not be so persistently practiced and defended. Even now protests are made against the effort of the American Farm Bureau Federation to secure the passage of a Truth in Fabric Bill,

and one protest is that it would destroy the value of trade-marks which untruthfully describe certain manufactures—a kind of chartered and protected dishonesty. It is impossible to enter into this whole field, but no one at all conversant with ordinary trade merchandising will consider $25,000,000 an excess amount to represent this species of conversion.

Patent Medicines and Quack Doctors

Here, again, arises the question of actual waste, for it is impossible to condemn wholly every proprietary preparation. This business of patent medicines has increased from $74,520,000 wholesale in 1904 to $212,150,000 in 1919. If to this are added many other proprietary products for which curative properties are claimed, and a proper increase to secure the retail price, a total of at least $400,000,000 must be determined as the amount paid out annually for patent medicines. Whatever may be said of some, there is no question about the absolute worthlessness of the great mass of these preparations. The American Medical Association has conclusively demonstrated this. On the other hand a defender of the traffic maintains that the demand for proprietary remedies and the popular sentiment which supports it are grounded on a

universal and deeply rooted principle of human nature. Exactly! Sounds like a plant cure, but what is the principle? And, even if these remedies had curative powers, the lack of any accurate diagnosis in most cases would prevent any intelligent selection or beneficial results. To say that fully one half of the entire trade, or $200,000,000 annually, is an economic waste or worse cannot be considered an overestimate.

The great health propaganda of recent years, with increasing restrictions and larger qualifications for medical degrees, has greatly reduced the sphere and opportunities of the quack doctor. But he still exists, as the recent disclosures in Connecticut and elsewhere prove; and it must be remembered that the crudest, most inefficient and reckless quack grades up, through various degrees, into the lowest irresponsible and conscienceless regular practitioner. There is no definite line of demarkation. At least $100,000,000 passes annually from the hands of people to those of so-called doctors for which no value is received or intended to be given. It is simply crooked conversion which often involves loss of life, if not murder.

Graft

Somewhat further removed from actual business, and by far the largest single item of

conversion, is that which is included under the general denomination of graft. It is a sad commentary upon our form of government that this is true, and yet our political history affords some explanation for its existence and increase. From the first, popular government meant not only popular participation and responsibility but also popular benefit. Rotation in office soon became a principle, and when to this was added later the slogan, "To the victors belong the spoils," the idea of personal benefit became embedded in our political system. The distribution of money for public improvements gradually led up to legislation of the old discredited, log-rolling River-and-Harbor-bill type, and later, under the cry of "Protective Tariff" (which no doubt has a proper function), large personal and corporation interests were given hundreds of millions annually. It is no wonder that individuals connected with the government began to make tainted money out of their positions, until, in many cities now, graft is organized in political and other bodies so that the entire government is administered for the sake of the officeholders and their bosses and friends first, and the other citizens afterward.

This political graft may be roughly divided into two kinds: first, that which is an illegal

participation in the actual appropriations made by governmental bodies; and, second, that which is extorted to secure immunity from laws or from their unfair enforcement. There are undoubtedly also large illegal expenditures made to secure the election of certain candidates, and to effect the passage of desired bills and laws; but as these expenditures are undoubtedly all expected to be recouped eventually from the appropriations, they may be considered as simply a stage in the process; and, moreover, the passing of money from one crook to another crook has no very great economic significance.

The author recently requested an officer of the National Chamber of Commerce, a man well versed in politics, together with a business man of wide experience and national reputation who has also been actively engaged in politics, but for constructive purposes only, to estimate what proportion of our State and municipal public funds were lost in administration through dishonesty, inefficiency because of political influences, unnecessary expenditures, and other similar devices. In their opinion this proportion is 25 per cent and they add: "We also believe that if the demand of the people and the policy of government were for rigid economy instead of what is undoubtedly

a tendency toward extravagance, there could be effected a saving of not less than 40 per cent." In their opinion the losses through dishonesty are small as compared with the losses through inefficiency and unnecessary expenditures. But, on the other hand, inefficiency when recognized but continued by political influence, and most unnecessary expenditures, are in themselves forms of dishonesty. There is, of course, room in many cases for difference of opinion, and, as stated before, we are now on the present border line of social sinning, but the result of this investigation in other quarters (including the campaign literature of our political parties!) would indicate that the estimate given above is not far from the facts.

According to the latest government figures, the total of these appropriations (not including those of the national government) for 1919 were $4,500,000,000. Twenty-five per cent of this, or $1,125,000,000, is the amount, therefore, which the public is called upon to pay in taxes annually for which it receives no benefit. This is the amount which is wasted through inefficiency, which is often criminal, or is diverted through excess prices, crooked inspection, unfair specifications, false weights and measures, and other manipulations of

contracts into the pockets of officials, political bosses and contractors in such proportions as may be mutually agreed upon. A most significant fact is that this very graft perpetuates the power of the grafters until it takes a social and political upheaval to remove them, but because of the characteristic of sin to destroy itself the upheaval does come. But what portion of this $1,125,000,000 can be charged to the economic waste of sin, to the deliberate anti-social conversion of money without service rendered? Without hesitation 50 per cent, or $562,500,000, can be given as the minimum amount.

The graft which is extorted to secure immunity from law, while large in amount and widely distributed, has no very great economic value, as again it is merely a case of passing money from one crook to another. Whether, therefore, it is protection of prostitution in San Francisco, or of criminals by criminal criminal lawyers in Chicago, or of gambling in New York, or of any other crimes in any other cities, the actual transaction is the transfer of money within the criminal class. It is true that this amount is eventually transferred to the producing public, but in ways that have already been considered. The great and threatening social danger which this form of

conversion develops is a rapidly growing disregard for law and the processes of law—a question for the psychologist and reformer rather than for the economist.

But there is a large amount of money extorted every year by officials and others under the pretense of protecting citizens against unfair enforcement of laws, many of which are wholly nonexistent. This prevails principally in the large cities, where congested population renders necessary a great number of regulatory laws and ordinances, and the granting of many licenses. The enforcement of these laws and the granting of these licenses are also used by police and inspectors as a means of levying illegal assessments, especially upon aliens and others who do not know their rights and are not in position to resist. The New York Tribune recently exposed the methods by which hundreds of thousands of dollars had been extorted from the pushcart men of New York city by police and supervisors. Investigation in 1921 of the United States immigration service at Ellis Island disclosed the existence of such a widespread system of graft that Commissioner Frederick A. Wallis estimated $500,000 a year as the probable amount. Thousands of dollars were said to have been taken from aliens who were ignorant of Amer-

ican conditions, language, and money values. Even the interests of the country were subordinated to profit; for many immigrants whose admission was against the laws were allowed to enter, and some who should have been deported were permitted to remain. Instances of this class of extortion are continually coming to light, but most are never disclosed; and while it is a real economic waste, as the assessments are nearly always paid by the producers, there seems to be no possibility of finding any basis upon which to estimate the total amount; $20,000,000 per year would probably be an approximation not far from the actual figures.

Profiteering

We come next to a species of conversion which organized society for a long time has tried to make illegal—creating or taking advantage of conditions or circumstances, through monopoly or restrictions, by which unfair prices and profits can be obtained. The World War, by the vast quantity of material required and the necessity of speed in its delivery, afforded great opportunities for this particular type of conversion, which is now generally designated as profiteering. Manufacturers and dealers took advantage of the situation to secure for themselves abnormal profits, which, of course,

increased the cost of the war and caused additional taxation for immediate payment, or for interest through many years before final liquidation. While there is nothing in business ethics which prevents a person from taking certain advantages of circumstances, and a large profit is generally accepted as a proof of ability, these profiteering transactions during the war have been almost universally condemned, and laws have been passed which justify their inclusion in the criminal class. Regardless of the strict economic consequences of this wholesale conversion, there has been an unrighteous distribution among the few at the expense of the many. And the many must continue for long years to contribute from their earnings and savings what the few grasped and will continue to enjoy.

The report of the Federal Trade Commission regarding profiteering, transmitted to the President of the Senate January 29, 1918, gives some interesting figures and facts. Four of the big meat packers increased their profits in 1917 $68,000,000 over the average prewar profit of $19,000,000, an increase of over 350 per cent. When the government took steps to control the price of leather, the officials of one of these companies at once started to reappraise their properties so as to continue the

exorbitant profits. In order to reduce the payment of income and excess profit taxes, one metal company paid six officers and agents in one year $1,198,600, an average of nearly $200,000. Accounts were juggled to increase the apparent costs; contracts were ignored and products sold to the highest bidder.

It is no wonder that profiteers as a class are execrated—but it is most significant that profiteers, as individuals and corporations, continue in the uninterrupted possession and enjoyment of their ill-gotten gains. This is one of the most important and menacing results of the war, and indicates a relation between wealth and government which can only bring disaster in the near future if not corrected. No unfair imputation is intended to be made against any particular government, but this is simply a statement of the case; possibly organized society is not yet ready to combat this great new development of conversion.

No attempt will be made at this time to estimate the volume of this conversion. It permeates every department of our economic system; the boundary between it and legitimate profit is not always clearly defined; the proportion which is economic waste is difficult to determine; and there could be no possible

agreement upon the amount which should be charged to sin. But our body politic must be freed from this great cancer of unrighteous conversion if it is to endure and prosper.

It might be interesting, however, in this connection to consider briefly the military cost to us of the World War, $24,000,000,000. The unprecedented circumstances under which this vast expenditure was made; the absolute necessity for many deliveries at a fixed time regardless of cost; the impossibility of securing sufficient properly trained men for positions of great responsibility—all these, in addition to the normal temptations of business, will certainly make the estimates used in State and municipal appropriations none too large to apply here. This would mean a loss of $6,000,000,000, one half of which, or $3,000,000,000, would be absolutely crooked business. Is this too much?

This investigation of conversion will close with the consideration of one additional form which contains greater potentialities than any yet mentioned. It is entirely beyond the scope of this work, or the ability of the author, to enter into any comprehensive discussion of the relations between labor and capital, but any relations which contain elements of injustice to themselves or others are pertinent to the

present inquiry. It is rather suggestive that the relations between capital and labor are generally referred to as a struggle, or conflict, and are usually concerned with attempts to secure, or prevent, an unrighteous distribution of production, or, in other words, a sinful conversion. The journey from slavery to present conditions has been long and wearisome, and its contemplation is not conducive to altruism. On the other hand, newly acquired power is not always most wisely administered, while property has never failed throughout the centuries to consider itself the *summum bonum.*

The characteristic forms of the conflict, and those which affect most directly the general public, are strikes and lockouts—when employees for various reasons abstain from work, and generally prevent others from taking their places, or when employers close their factories or cease operations. In both cases there is a cessation of production with consequent loss and suffering not only to the participants but to the public—there is an economic waste. It is very difficult to secure reliable and comprehensive data upon the losses caused by strikes. Mr. M. W. Alexander, managing director of the National Industrial Conference Board, says, "No reliable information on this subject exists. This

is due to the fact that strike data kept by the United States Department of Labor are not entirely complete and do not give the number of man-days lost. Without the total of man-days lost it is, of course, difficult to approximate the loss to employees from labor disputes. Similarly, no data are available of losses from strikes and lockouts to employers and no way has yet been found to measure the loss to the community." Mr. Alexander, however, gives a number of facts which are interesting and of value. "In 1917 the National Industrial Conference Board made a study of strikes during the period from April 6, 1917, to October 1, 1917, this being the first six months of our participation in the war. Our study showed a total loss of 6,285,000 work days. If an average wage of $5 per worker were assumed for the industries affected, a total wage loss of over $31,000,000 would be shown from strikes in the first six months of our participation in the war. This, however, would represent only the wage loss"—including nothing for loss to employers or public.

"The Bureau of Mediation and Arbitration of Pennsylvania has since 1916 gathered figures for the number of strikes, man-days lost and wages lost. These show for 1919, 484 strikes 4,665,118 man-days lost and $13,943,502 wage

lost; in 1920, 555 strikes, 3,128,295 man-days lost and $14,514,195 wage lost. Remember these figures are for Pennsylvania alone. Mr. John Mitchell gives the estimate of the Anthracite Coal Commission of the cost of the 1902 anthracite coal strike to railroads and coal companies as $74,000,000 and the loss to employees in wages as $25,000,000, making a total loss of $99,000,000." But even this includes nothing for the vast loss suffered by the general public. Among others to attempt to include the entire loss, the Boston Daily Globe in August, 1919, placed the loss through strikes as in excess of $1,500,000 a day, and in September, 1919, the president of the National Association of Manufacturers announced the figure as $10,000,000 a day.

The Committee on Elimination and Waste in Industry, appointed by Mr. Herbert Hoover when he was president of the American Engineering Council, reported that $500,000,000 a year in wages had been lost in the building industry alone through unemployment. "Strikes and lockouts are appreciable causes of this unemployment, and the strike was declared to be one of the great economic wastes in the building industry. The waste to the men engaged, the contractor and the public is hard to estimate." The Chicago

Tribune recently stated that $150,000,000 in building projects in that city alone were being held up because of factional fights among the labor organizations in the building industry.

Based upon the judgment of experts in government departments and of representatives of labor organizations and coal operators, the New York Herald prints the following estimate of the cost of the coal strike of 1922 to the American people. "The most conservative estimate of the cost to the people at large, spread over the year from April, 1922, when the strike began, to April, 1923, placed the tolls in terms of money at $1,190,000,000, while highest estimates of the ultimate cost placed it at $1,500,000,000. The minimum cost tabulated below is based on conservative figures given by one of the outstanding coal experts of the country.

Loss in Wages to 600,000 Miners at $750 Each	$450,000,000
Loss to Operators in Overhead and Profits....	40,000,000
Loss to Railroads of Freight Revenue.....	300,000,000
Extra Cost of Coal Since April 1st, 100,000,000 tons.....	100,000,000
Extra Cost to Cover to April 1, 1923, 300,000,000 tons.....	300,000,000
Total.....	$1,190,000,000"

It will be seen that the public until April 1, 1923, will have paid back to some one over

one half of the total losses incurred by miners, operators, and railroads at the minimum increase of $1 per ton. It is safe to say that eventually the total returns by the public will be twice the total loss!

It will be noted that these figures include nothing whatever for the vast losses caused to the general public by lack of fuel, enforced shutdowns, and general demoralization of business, especially in connection with the concurrent railroad strike. Mr. Marshall Olds, in *The High Cost of Strikes*, a book remarkable for its direct frankness, has assembled some statistics which throw considerable light upon the subject of losses by the general public. Mr. Olds[1] says, "$1,000,000,000 would be a most conservative figure at which to put the wages lost in 1919 by workers who did not strike because of strikes by other workers." "The country lost in 1919 alone directly or indirectly through strikes . . . perhaps altogether 500,000,000 working days . . . at an average of $6 per day, $3,000,000,000." This seems too large; but note that no other loss except wages is included; the total loss, therefore, to all parties—employees, employers,

[1] From *The High Cost of Strikes*, by Marshall Olds. By permission of G. P. Putnam's Sons, Publishers, New York and London.

and public—including loss of production due to strikes during the year, might fully equal this amount; but reduce it to $2,000,000,000. Twenty-five per cent of the workers who went on strike in 1919 struck for reasons which their own officials did not sanction but condemned. Ninety-five per cent of all the strikes in the building trades are caused by fights between individual leaders of different unions for money or control.

Thousands of labor leaders have grown rich through graft and extortion from labor and capital alike. Hundreds of murders have been committed in their factional fights, and Herrin is an enduring monument to the possibilities of frightful injustice and cruelty. On the other hand, capitalists have taken unfair advantages, have reduced wages while increasing dividends, have demanded unfair returns upon watered investments, and have sought for themselves an absolutely unrighteous share of production. Some say all these actions are necessary concomitants of material development and the growth of civilization! They are caused by selfish anti-social greed or a criminal failure to understand the real problems. What proportion of the $2,000,000,000 loss has been caused by essentially evil motives of persons or organizations from

either employers or employees? As a lifelong manufacturer, the author would say easily 25 per cent, or $500,000,000.

But the most ominous and minatory cloud on our national horizon is the possible union of combined capital, represented by the big interests, and organized labor, represented by labor unionism, for the purpose of securing for themselves an unfair portion of our national resources and production. During the coal and railroad strikes of 1922 and 1923 the charge was repeatedly made by responsible men and reputable authorities, that the entire loss to both labor and capital would be passed over to the general public in increased prices, and that this was the real reason and purpose of the strikes. This opens up the possibility of operations and combinations of such magnitude that even government would be almost helpless. This would lead directly to socialism or an economic cataclysm.

There must be a return to the fundamental conception of personal sin and responsibility, and liability must not be concealed in a haze of incorporation and organization. It must be realized that at the heart of practically every injustice is a man—and he must be made to realize it! The great strikes of 1922 and 1923 demonstrated with increasing force

the tremendous development of social industry —the industrial and social interdependent relations existing between every member of society. The capitalists and labor leaders may continue to fight for and secure class profits and advantages a little longer, but the time must come when the realization of the inherent waste and destructiveness of all forms of injustice will lead to a real cooperation and collaboration which will be the foundation of a production and prosperity heretofore unknown and impossible.

Recapitulation

The foregoing review of the waste and expensiveness of crime may be summarized as follows:

Direct Cost and Loss		$549,813,788
Public Expenditures	$319,313,788	
Private Expenditures	210,500,000	
Destruction	20,000,000	
Loss of Production		1,180,000,000
Criminals	480,000,000	
Public Officers	400,000,000	
Private Watchmen	100,000,000	
Persons Supporting Above	200,000,000	
Converted to Support of Criminals		1,600,000,000
By Robbery and Violence	350,000,000	
By Fraudulent Securities	500,000,000	
By Gambling	500,000,000	
By Fraudulent Failures	100,000,000	
By Frauds in Charity	100,000,000	
By Forgery	50,000,000	
Total Cost of Criminal Class		$3,329,813,788

To show that the above cannot be considered an excessive amount, according to the National Honesty Bureau, as reported in the Outlook of October 24, 1923, $3,000,000,000 is taken from the American people every year through theft and treachery. Inside thefts have multiplied six times and outside thefts twelve times in the last ten years.

In addition there are the anti-social conversions which do not generally accrue to the criminal class, and many of which society has not definitely labeled as crimes, but all of which retard social progress and add unfair burdens to actual producers:

Adulteration	$25,000,000	
Nostrums and Quacks	300,000,000	
Graft	562,500,000	
Extortion	20,000,000	
Unrighteous Strikes and Lockouts	500,000,000	
Total		$1,407,500,000

If to these are added just a tithe of the criminal profiteering, there results a total annual sum of over $5,000,000,000 as the incubus of crime upon our social life.

CHAPTER II

WAR

It may seem like an insult to patriotism and a blow to national pride to class war as an agency of sin. Many of the great popular figures in history have been men of war. The pomp and circumstances of war have inspired the pen and brush and chisel of the world's greatest writers and artists. War has even been extolled as a great civilizing and uplifting force by many who have confounded war with concomitant beneficial agencies which had no connection with it and no necessary dependence upon it. Search the pages of history for a war in which both sides were right—although they sometimes thought they were. Oppression, Aggression, Persecution, Avarice, Ambition, Divine Rights, Imperialism—these cause and nourish wars. And how useless and futile war is as a just or final arbiter of vital issues the world is rapidly finding out in these postbellum years.

When knight met knight and the contest

was fairly fought, there was an appeal to the old fighting instinct necessary to our primeval ancestors; but in these days of long-range artillery and aerial bombs, of submarines and poison gas, of mad indiscriminate waste and destruction, of wholesale murder and starvation of women and children, the glamour is gone and war is plainly revealed as "Hell" and of the devil.

The economic waste of war is not so regularly distributed as some other wastes of sin. It comes at intervals in great overwhelming volume and it may be well, therefore, as an introduction, to review the waste of the great World War of 1914–1918. These figures are largely taken from *Direct and Indirect Costs of the Great World War,* by Professor Ernest L. Bogart, and published through the Carnegie Endowment for International Peace. But they are not always the figures finally accepted by him. In some cases the average of other estimates, including his own, have been taken and some expenses have been added which were admittedly entitled to be included, but which Professor Bogart omitted, so as to be well within the total cost. It seems entirely fair to include here all such items and the following are the complete figures:

Total Direct Cost to Belligerent Nations...		$197,000,000,000
Capitalized Value of Human Life.....		103,250,000,000
Soldiers Killed.....	$45,889,000,000	
Civilians Killed.....	45,889,000,000	
Decrease in Value of Wounded.....	11,472,000,000	
Property Losses.....		37,500,000,000
On Land.....	$30,000,000,000	
On Sea.....	7,500,000,000	
Loss of Production—Soldiers Only.....		45,000,000,000
War Relief Expenditures.....		1,000,000,000
Loss to Neutrals.....		1,750,000,000
Total.....		$385,500,000,000

Professor Bogart adds this significant paragraph: "The figures presented in this summary are both incomprehensible and appalling, yet even these do not take into account the effect of the war on life, human vitality, economic well-being, ethics, morality, or other phases of human relationship and activities which have been disorganized and injured. It is evident from the present disturbances that the real costs of the war cannot be measured by the direct money outlays of the belligerents during the five years of its duration, but that the very breakdown of modern economic society might be the price exacted." This is no less true now at the beginning of 1924 than it was when written in 1920.

The total numbers killed in the World War were:

Soldiers	13,000,000
Civilians	13,000,000
	26,000,000
Wounded	20,000,000

The entire number of soldiers killed in all the wars of the nineteenth century was 4,449,300.

A few comparisons may help us to appreciate in part at least the extent of this great sacrifice to war. The cost of the war as given above is 30 per cent more than the entire present worth of the United States. The total annual production of the United States, as stated before, is $83,000,000,000. It would take, therefore, four and a half years of the entire productive capacity of the United States—of all its factories and mines and fisheries and farms and all its 105,000,000 people—to replace the losses of the Great War. Or placing the net increase in the wealth of the United States at $8,000,000,000, the amount for 1920, it would take the net savings of this nation for forty-eight years to equal the destruction of this one war. That is, the world lost in four years all that the United States can add to it in nearly fifty years at the present rate of growth. Allowing for a large increase in production, at least thirty years of our savings

will be needed to restore the world's wealth to what it was before the war. As one concrete example, the cost of the World War would have built 15,400,000 miles of good roads at $25,000 per mile, more than enough to checker the entire land area of the earth with improved roads ten miles apart.

And it must be remembered that the end is not yet. Wars curse not only the generations which participate, but lay a burden of debt upon future generations which subtracts from the net result of every producer and retards progress in every direction. The national debts of the world have been incurred almost entirely for purposes of war, and the result of the World War has been that the nations are staggering under a burden of debt so great that many have not yet been able to pay even the interest. In fact, the possibility of a general repudiation of public debts is to-day the subject of many international conferences. The care of soldiers and dependents by gratuities and pensions, hospitals and Homes will for long years be a heavy charge upon the peoples of the world. "But 'twas a famous victory."

It may be instructive also to give some general figures covering the cost of war to our own country, a burden which only our steady growth and imperial wealth of natural resources

enabled us to carry successfully. According to figures compiled by the World Peace Foundation from the Annual Report of the Secretary of the Treasury, the total expenditures of our government for 131 years to 1917 were as follows:

All Civil Purposes including Indians		$14,120,719,482
War Department	$24,294,476,873	
Navy Department	7,653,866,815	
Pension Department	5,876,021,640	
Interest Public Debt	5,232,615,199	
Special Disbursements Account of War	9,550,509,400	
Total for War		52,607,489,927
		$66,728,209,409

That is, 21.5 per cent was spent on the purposes and function of civil government, and 78.5 per cent on war and the results of war.

The direct cost of our principal wars, including nothing for pensions or interest, has been as follows:

Revolution	$370,000,000
1812	113,000,000
Mexican	97,000,000
Civil	4,018,000,000
Spanish-American	445,000,000
World	20,737,000,000

It is a most appalling fact that the direct

cost of the World War to us was four times that of all previous wars fought by our country. Some later figures give the total direct expenses of our government in the World War as

	$32,080,266,968
Less Loans to Other Governments.....	9,455,014,125
A Net Direct Cost of.....	$22,625,252,843

The total cost to July 1, 1921, including deaths, destruction of property and loss of production, was estimated at $50,168,625,707.

We lost by death 107,284 men; 191,000 were wounded, and 4,912 were taken prisoners or missing.

But leaving the past costs and burden and sacrifices of wars, what is our country expending to-day? What is being taken each year from the earnings and savings of our people to pay for past wars and to maintain arms and men for future wars?

On May 20, 1920, the late Professor Edward B. Rosa, at that time chief physicist, Bureau of Standards, delivered a lecture before the Washington Academy of Sciences on the "Economic Importance of the Scientific Work of the Government." While the lecture was a brilliant review of the scope and value of the scientific work of the government, it attracted

immediate national attention by his tabulation of governmental appropriations for the fiscal year ending June 30, 1920, and his demonstration of how little the government was really expending on scientific work. The following is Professor Rosa's summary of the appropriations for the fiscal year ending June 30, 1920:

		Percentage
Expenditures Arising from Recent and Previous Wars	$3,855,482,585	67.81
War and Navy Departments	1,424,138,677	25.02
Primary Government Functions	181,087,225	3.19
Public Works	168,203,558	2.97
Research, Education, and Development	57,093,661	1.01
	$5,686,005,706	100

This demonstrated that nearly 93 per cent of all our national government expenditures for that year went for the expenses of past wars and current military needs; three per cent for public works mostly roads; three per cent for the normal functions of the government, and one per cent for research, education, and development work!

An analysis of the annual reports of the Secretary of the Treasury for 1921 and 1922 shows the following distribution of expenditures:

WAR

	1921	1922
Expenditures for Past Wars..	$2,427,567,350	$1,653,256,519
War and Navy Departments Less Amounts for Constructive and Civil Purposes....	1,136,992,506	810,853,262
Total for War.....	$3,564,559,856	$2,463,109,781
For all Other Governmental Purposes.....	902,772,723	732,512,948
	$4,467,332,579	$3,195,622,729

For the fiscal year of 1923 the appropriations are:

Expenditures for Past Wars.....	$1,862,077,000
Reduction Public Debt.....	330,088,000
	$2,192,165,000
War and Navy Departments.....	595,218,651
Total War.....	$2,787,383,651
For All Other Expenses.....	486,855,039
	$3,274,238,690

And for the fiscal year of 1924, the Secretary's estimates are:

Expenditures for Past Wars.....	$1,640,000,000
Reduction in Public Debt.....	330,088,800
Past Wars.....	$1,970,088,800
War and Navy Departments.....	582,000,000
Total for War.....	$2,552,088,800
For All Other Purposes.....	526,851,531
	$3,078,940,331

The average of the expenditures for the five fiscal years, 1920-24 inclusive, gives the following results:

		Percentage
Expenditures for Past Wars....	$2,419,512,051	61.4
War and Navy Departments....	909,840,619	23.1
Total for War.....	$3,329,352,670	84.5
For All Other Government Purposes.....	611,075,337	15.5
	$3,940,428,007	100

For five years, therefore, past wars and present preparations for future wars will have cost our people $3,329,352,670 per year, or 84.5 per cent of all government expenditures. And even this is providing for only a very small decrease in our war debt of $22,000,000,000, which will remain for many years an enduring monument to war, until the people have paid it from their earnings. A plan has recently been proposed to add one per cent to the interest rates of this debt and use this as an amortization fund which in thirty-four years would provide for payment in full. In all probability this represents the minimum expenditure and time by which the debt can be paid and would require an aggregate payment and accumulations of approximately $40,000,000,000. "It's a long, long way" and high fares to Liquidation. This whole possible

program might be changed greatly by future developments in reference to the indebtedness of the allies to this country. Whether its payment would, in its result upon our foreign trade and other international economic relations, be more harmful than beneficial is still a mooted question among the experts, but unquestionably the average citizen counts upon its payment.

The expenditures in connection with our national debt, however, are not the only ones caused by the war and which must be made in the future. To avoid payment of pensions, a plan of compensation which had led to flagrant abuses and scandals in its administration in connection with the soldiers of the civil war, the government adopted an insurance system of compensation for soldiers and sailors which, except for administration charges, was to be practically self-supporting. In addition, hundreds of millions of dollars were expended in Homes, hospitals, and training schools for disabled soldiers with greater sums to follow. But there arose a demand for some immediate payment to compensate the soldiers and sailors for loss of earnings during the war, a time when inflated wages and prices produced a semblance of great prosperity. To meet this demand the so-called Bonus Bill was introduced. After passing both

houses of Congress, this bill was vetoed by President Harding and the veto sustained by a very narrow margin in the Senate. This bill, according to estimates of the government experts, carried a total appropriation of $3,845,659,481 with payments continuing until 1946. Based upon further investigation, in December, 1923, Secretary Mellon reported that the total direct cost of the bonus would be $5,086,833,687, with an average for the first four years of over $250,000,000 per year. It should be particularly noted that the executive disapproval was directed principally to the means, or, rather, lack of means, specified for raising the money to meet the obligations incurred. In fact, the President plainly implied that in due time some such compensation would be provided. And, judging from all past wars, there will always be successful appeals and influences brought to bear upon Congress for continued help and appropriations for the veterans of the World War.[1]

But the national government is not the only one called upon to contribute to the expenses of war. The appeals of the disabled or needy soldiers and sailors, and their dependents, have always met with a hearty response from

[1] The recent passage of the Bonus Bill verifies the prediction of the author.

State and municipal governments. The State of Massachusetts alone, according to the report of the Auditor for 1920, had expended in behalf of the veterans of the Civil War, from 1861 to November 30, 1920, the sum of $82,968,854. The Bank of America issued a statement in 1921 showing that up to that time twenty-four States had definitely provided in bonus and related legislation for a total of $380,939,200, including $10,000,000 for Oregon, authorized later. In two States the amounts had not been definitely fixed, although legislation was complete. In other States legislation was pending, and, if the past is any criterion, eventually every State will make its full contribution to this cause. In fact, with the exception of three, every State in the Union has already passed legislation giving to, or authorizing for, World-War veterans aid, exemptions, or benefits of some kind. Another statement entitled "A National Survey of State Debts and Securities," issued by the same bank in 1922, shows that the World War was already responsible for an increase of $139,281,722 in the State debts, of which $130,022,000 was for payment of bonus to soldiers. The legislation already referred to provides for about $215,000,000 additional bonds, or a total of $354,000,000 out of the

$381,000,000 appropriated for this purpose. Wisconsin paid out of funds in treasury, to be recouped, however, by payments from counties many of which are issuing bonds, and Massachusetts, Minnesota, and others paid in part out of current funds.

At this time, therefore, it is possible to recapitulate the probable entire cost of the World War to the United States.

Cost to June 1, 1921	$50,000,000,000
Future Interest and Amortization	18,000,000,000
Bonus National Government	4,000,000,000
Bonus States	500,000,000
Hospitals, Homes and Helps	2,000,000,000
Sundries, Municipalities, etc	500,000,000
Total	$75,000,000,000

There remains to be considered the annual loss of production caused by the engagement of our young men in the pursuits of war. As nearly as can be ascertained the total number enrolled in both army and navy departments during 1921 was 400,000. All the officers are the pick of our young men physically and intellectually, and the men in service are far above the average. To assume, therefore, the full production capacity of $2,000 each would be low. But as some construction work is done by part of these men, in connection with rivers and harbors, navigation, health

and other activities, let $1,500 only be taken as the annual loss per man, or a total of $600,000,000. To this must be added as before the loss of production of all those furnishing ships, guns, ammunition, supplies, and support of every kind, and which, until very recently at least under conditions to be discussed later, could not be less than one for every four persons or 100,000, which at only $1,500 each would equal $150,000,000. Without going any further, as could easily be done, into other similar items of economic waste connected with war and preparation for it, let us summarize what has been determined.

As has been shown, the average annual expenditure of the national government for five years on account of war will have been $3,329,352,670. To this must now be added about $25,000,000 representing the interest and payments on State appropriations—this will ultimately reach $40,000,000 to $50,000,000 per year. The total loss of production for 1921 was $750,000,000, but the reduction in personnel, in both the army and navy and also in the two departments, would justify a deduction of one third, or a net of $500,000,000. Thus the total annual expenditure and loss will be $3,854,352,670.

As a national obligation the costs of past

wars must be met and adequate provision made for those who participated to the disadvantage of themselves and dependents; but the preparation for future wars by this great peaceful nation must be simply to protect it from the possible unrighteous assault of some other nation or nations. It cannot be for anything else than our insurance against the sin of some other country, entirely comparable with the expenditure of private individuals for protection against predatory criminals. Said President Harding at the opening of the Conference on the Limitation of Armament:

"Gentlemen of the Conference, the United States welcomes you with unselfish hands. We harbor no fears, we have no sordid ends to serve; we suspect no enemy; we contemplate or apprehend no conquest. Content with what we have, we seek nothing which is another's. We only wish to do with you that finer, nobler thing which no nation can do alone.

"We wish to sit with you at the table of international understanding and good will. In good conscience we are eager to meet with you frankly, and invite and offer cooperation. The world demands a sober contemplation of the existing order and the realization that there can be no cure without sacrifice, not by one of us but by all of us.

"I can speak officially only for our United States. Our hundred millions frankly want less of armament and none of war. Wholly free from guile, sure in our own minds that we harbor no unworthy designs, we accredit the world with the same good intent. So I welcome you not alone in good will and high purpose, but with high faith."

Recently in Rio Janeiro Secretary Hughes declared: "We have our domestic problems incident to the expanding life of a free people, but there is no imperialistic sentiment among us to cast even a shadow across the pathway of our progress. We covet no territory; we seek no conquest; the liberty we cherish for ourselves we desire for others; and we assert no rights for ourselves that we do not accord to others. We sincerely desire to see throughout this hemisphere an abiding peace, the reign of justice and the diffusion of the blessings of a beneficent cooperation. It is this desire which forms the basis of the Pan-American sentiment. The people of the United States and the people of Brazil are alike devoted to the ideals of peace. But peace has its method as well as war. The method of peace is that of more perfect knowledge and understanding; of mutual respect for rights with the correlative recognition of obligation; of resort in all diffi-

culties to the processes of reason; of summarizing all the ability and strength of the country in the interest of peace with the sincere and earnest desire to find amicable solutions instead of causes for distrust and enmity."

And in this connection some pungent practical words from a recent editorial by William Randolph Hearst are entirely apropos:

"There were two conditions which were essential indications of barbarism. One was slavery—that, fortunately, has been abolished.

"War may be said to be our barometer of barbarism—the more war the more barbarism, the less war the greater civilization.

"Not only sentimental influence but material influences are tending to abolish wars.

"War was formerly a profitable enterprise. A few generations ago it was engaged in as a business, as a profitable business, as an easy and direct road to wealth.

"The peaceful peasant accumulated his store. The professional warrior plundered him.

"War was legalized murder and it was also authorized theft.

"The age of war is virtually ended. This is an age of business, and war is bad business.

"Let us have peace, not merely as a sentiment, but as a business creed, and because we want the prosperity, the content, the international comity that come with peace and civilization."

Conference on Limitation of Armament

As the most successful effort in modern times, possibly in all history, to decrease the economic waste of sin through war, the Con-

ference on the Limitation of Armament deserves more than a passing reference. The military situation throughout the world at the close of the World War, and which is practically the same now, was one to appall every thinking man. About 1,000,000,000 people, or 60 per cent of the population of the world, were under some form of military conscription, that is, enforced service in the army or navy. This service consumes from one to three years of the early manhood of one half of all the men in the world. Over 7,000,000 men are now enlisted in the standing armies of the world. Back of these are 100,000,000 effective trained men and a possible enrollment of 250,000,000 including all reserves. To support these gigantic armies and navies requires an annual appropriation of $5,000,000,000, or 30 per cent of the total national governmental expenditures of the world. It must be remembered that this does not include anything for past wars and compares very closely with the average of 26.5 per cent for our own government in the past three years. This burden if continued must result in international bankruptcy with a very probable crisis in civilization itself.

Under these circumstances, the government of the United States, under the leadership of

President Harding and Secretary Hughes, issued a call for an International Conference on the Limitation of Armament.

This conference consisted of two groups of nations to consider two different but closely related series of questions: The United States, the British Empire, France, Italy, and Japan to deal with questions of armament, and the above nations, together with Belgium, China, The Netherlands, and Portugal, to deal with Pacific and Far Eastern questions. Suitable committees were appointed to consider these two groups of questions concurrently, and the startling, definite proposal of Secretary Hughes for disarmament, at the first session of the conference, provided immediately abundant material and foundation for action. After seven plenary or public sessions, on February 6, 1922, the treaties approved by the Conference were signed.

The Naval Treaty specified the capital ships which each of the powers could retain:

The United States of America	18	with a	tonnage	of	500,050
The British Empire	22	"	"	"	580,450
Japan	10	"	"	"	301,320
France	10	"	"	"	221,170
Italy	10	"	"	"	182,200

(A capital ship is a vessel of war, not an air craft carrier, whose displacement exceeds

10,000 tons or which carries a gun with a caliber exceeding 8 inches.)

All other capital ships, completed or building, are to be scrapped under definite regulations and within definite periods.

This will require cessation from building or the scrapping of the following tonnage of capital ships:

United States	820,540 tons
Great Britain	605,975 "
Japan	435,328 "

France and Italy are practically limited to present tonnage.

Stipulations were agreed upon covering replacement of capital ships, air craft carriers, and auxiliary craft.

"Probably no more significant treaty was ever made. Instead of discussing the desirability of diminishing the burdens of naval armament the Conference has succeeded in limiting them to an important degree. It is obvious that this agreement means ultimately an enormous saving of money and the lifting of a heavy and unnecessary burden. The treaty absolutely stops the race in competition in naval armament. At the same time it leaves the relative security of the great powers unimpaired. No national interest has been

sacrificed; a wasteful production of unnecessary armament has been ended."

This treaty was promptly ratified by the United States, Great Britain and Japan and measures taken by them to reduce tonnage in accordance therewith. The continental European situation and internal political conditions in France and Italy prevented approval by these countries, but the French government and the new Mussolini government in Italy have now approved the treaty, which is in effective operation.

A treaty was signed by the same five powers regulating the use of submarines and prohibiting the use of poisonous gases.

Another treaty of vital importance and which removed many possibilities of friction and future wars was made between the United States of America, the British Empire, France and Japan, relating to their insular possessions and insular dominions in the Pacific Ocean. About this President Harding said: "The four-power treaty contains no war commitment. It commands the respect of each nation's rights in relation to its insular possessions. It is easy to believe, however, that such a conference of the four powers is a moral warning that an aggressive nation, giving affront to the four great powers ready to focus world

opinion on a given controversy, would be embarking on a hazardous enterprise."

In the spirit of this treaty, the United States and Japan promptly reached an agreement concerning the cable facilities in the island of Yap—a question which radicals in both countries were rapidly making dangerous to peace.

Notwithstanding the open door policy of America as enunciated by John Hay, the exploitation and practical partition of China had proceeded so far that it constituted one of the most dangerous menaces to continued peaceful international relations. To meet this situation fully, the nine powers mentioned above, except of course China, agreed:

"To respect the sovereignty, the independence, and the territorial and administrative integrity of China.

"To provide the fullest and most unembarrassed opportunity to China to develop and maintain for herself an effective and stable government.

"To use their influence for the purpose of effectually establishing and maintaining the principles of equal opportunity for the commerce and industry of all nations throughout the territory of China.

"To refrain from taking advantage of con-

ditions in China in order to seek special rights or privileges which would abridge the rights of subjects or citizens of friendly States, and from countenancing action inimical to the security of such States."

A supplementary treaty was signed relating to Chinese customs tariff and a number of resolutions were passed concerning specific questions in the rehabilitation of China.

As one great practical outcome of this particular phase of the conference, Japan has evacuated the province of Shantung and returned to China the rights and possessions first taken by Germany and from Germany by Japan. England has restored Wei Hai Wei during the conference. All honor to these two countries for their actions.

As another almost direct result of this conference there was held in Washington a conference between the States of Central America to secure for themselves a political security and cooperation which will replace the former instability, and often fantastic conflicts and revolutions.

And at the same time Russia and her neighbors on the west completed an agreement for disarmament and non-aggression which promises to go far toward ending actual and potential wars in that area.

And at the same time also, in Lausanne, a frank statement of the position of America in the Near-East territory, which is simply that established in the Far East sphere, prepared the way for an agreement which will bring an end to the chaos of government and revelry of destruction which have paralyzed and devastated great areas for many years with terrible suffering and an awful sacrifice of life.

These conferences are sure indications of a new spirit of conciliation and consideration which may go far toward reducing the dangers of future wars.

In the meantime the League of Nations, the subject for acrimonious political contention in this country, is steadily solving many of the minor European controversies and preparing the way for better understanding and larger international cooperation.

CHAPTER III

DISEASE

Among the most common phenomena of life, and inevitable accompaniments of it, are sickness and death. These are the great antagonists of life, and in no sphere of human activities have modern scientific methods won greater victories than in the conflict with disease. Not only have the causes of many diseases been determined and the specific remedies discovered, but great international associations are successfully limiting and even eradicating some of the former scourges of the race. Death is yet ineluctable, but his coming is being appreciably delayed. Dr. Eugene Lyman Fisk's new book, *Health Building and Life Extension*, contains most interesting and complete accounts of the practical results of this work in our own country.

Scientifically, disease is a manifestation of natural laws induced by material causes and acting through definite, if not always understood, processes. The extreme opposite view makes disease simply a manifestation of sin

and its cure a matter of faith and morals. Practically, many violations of the moral and social laws do increase the power and ravages of disease, and there may be a still closer connection than is generally recognized. Physical, mental, and moral are convenient labels for different powers and functions, but it must not be overlooked that they constitute an indivisible whole with unknown reciprocal interactions and influences. Economically, disease causes the loss of vast amounts of human energy, many lives, and great expenditures of money. What proportion of this waste and loss can be attributed to sin?

Plunging at once in *medias res*, the well-known figures of the American Public Health Association are here reprinted. According to them, of the population of this country,

only	19,500,000	are in full vigor of life;
and	37,500,000	are fairly well;
while	45,000,000	are physically deficient.
	1,500,000	are tubercular;
	2,000,000 to 3,000,000	have malaria and hook worm;
	3,000,000	are sick and in bed daily
and	1,500,000	die annually.

These figures are those generally accepted and are probably, with some exceptions to be

noted, not far from the facts. The conclusion that 3,000,000 persons, about 3 per cent of the population, were sick and in bed each day was first reached by Professor Irving Fisher, of Yale University, who based it upon the estimate of the British statistician Farr that for every annual death there are on the average two persons continually sick, and our annual mortality was 1,500,000. He also reached the conclusion that each man, woman, and child suffered an approximate annual loss from sickness of 13 days. Later and more careful studies of present American conditions would indicate that these estimates of sickness and time lost were too liberal.

"It has come to be recognized that the death rate cannot be accepted as the final standard of measurement for health. Any community with comparatively few deaths may still contain a large number of individuals who are so disabled physically or mentally as to be useless, indeed burdensome, to themselves and the group of which they are a part. Morbidity is much more difficult to measure than mortality, since there has not as yet been developed a generally accepted standard of normalcy. A complete morbidity census has never been taken. It is not known with any degree of certainty, therefore, just how much

sickness there is, who is sick, or how long the invalidism lasts."

The above quotation is taken from *Some Recent Morbidity Data*, compiled by Margaret Loomis Stecker, Research Staff, National Industrial Conference Board, from some community sickness surveys made among policy holders of the Metropolitan Life Insurance Company, and published by it. These surveys, reaching over 635,000 persons in seven different States, comprise the most complete and representative available data concerning morbidity. The information contained and the conclusions reached in this publication are freely used in the following discussion.

Extensive investigations for the United States Commission on Industrial Relations disclosed, on the basis of a survey of sickness prevalence among nearly a million workers in representative occupations in several States, that the probable average loss to the more than 40,000,000 American wage-earners was about 9 days per year. The Dallas Wage Commission found that unskilled city employees and factory workers lost an average of 6.8 days annually. The results of the Metropolitan surveys, applying the rates disclosed by them to the total industrial population of the United States, would indicate an average

loss of 7 working days per year for each worker. In view of the probably better general living conditions of the policy holders in an insurance company and the larger scope of the survey of the United States Industrial Commission, the average of 8 days might be accepted as the annual loss per worker on account of sickness. Confirmatory of this, the Committee on Industrial Waste, of the Federated American Engineering Societies appointed by Herbert Hoover, has reported that the 42,000,000 men and women gainfully employed in this country lose on an average more than 8 days each annually from illness disabilities. The records of sickness among the office workers of a large manufacturing company showed an annual loss of 8.15 days.

If we take 42,000,000 (which is a little larger than the figures given in the census of 1920) as the number of gainfully employed, a loss of 8 days for each one would represent an annual loss of 336,000,000 days. But there are other causes for unemployment and therefore a certain number, say 10 per cent, should be deducted for those not employed when becoming sick—let the total loss be 300,000,000 days, or 1,000,000 working years. It is customary to figure this economic loss in terms of wages, that is, of loss to the individual, but

the real measure is production. What would this lost labor applied to materials and in collaboration with others have produced for society? Based upon the total production of the United States, this has already been fixed at $2,000 per year for each worker. The economic loss, therefore, of sickness among producers is $2,000,000,000 per year. If any comparison is made between this and previous estimates which are generally smaller, the large increase in values in recent years must receive consideration—but this increase has been general and the 2¼ per cent relative loss is definite.

Thus far only sickness among wage-earners has been considered, but of greater significance perhaps are data concerning the health of the entire family of employed persons, since this is inevitably influenced to a large extent by the conditions of living which the wage-earners provide. As the Metropolitan surveys furnish the latest and best information, a condensed table of their results is given herewith:

Community Surveyed	*No. Persons Reached*	*Cases of Sickness*	*Percentage*
Rochester, N. Y.....	34,490	798	2.31
Trenton, N. J.....	6,971	180	2.58
State of No. Carolina.	66,007	1,881	2.85
Boston, Mass.....	97,259	1,902	1.96
Chelsea District, N. Y. City.....	24,043	356	1.48

Community Surveyed	*No. Persons Reached*	*Cases of Sickness*	*Percentage*
Cities in Pa. & W. Va.	374,001	7,333	1.96
Kansas City, Mo.....	34,267	862	2.52
	637,038	13,312	2.1–

As will be seen, a little over 2 per cent is the quantity of sickness shown. Here again the character of the families surveyed has undoubtedly given a smaller percentage of sickness than that prevalent throughout the entire population. Making, therefore, the same correction that was necessary in the days lost per employee to secure agreement with the results of the larger surveys, that is $\frac{1}{7}$, there would be obtained $2\frac{1}{3}$ per cent as the amount of sickness per day as against the old estimate of 3 per cent. Whatever discrepancies may be due to different methods of ascertaining the facts, it is absolutely certain that discoveries and progress in medical science have reduced the sum total of sickness in recent years. According to official figures just published, this reduction in sickness has been accompanied by a decrease in mortality to 1,300,000 in 1921 and 1922 as against the former 1,500,000. If, therefore, $2\frac{1}{3}$ per cent be accepted—and this is confirmed by other estimates—out of a population of 105,000,000 there would be sick every day 2,450,000 persons.[1]

[1] In an estimate published since the above was written Dr. Eugene Lyman Fisk arrives at 2,400,000.

But the figures already given for wage-earners are equal to 1,120,000 sick every day, thus leaving 1,330,000 who are not wage-earners. These people, however, are not without economic value. There is practically the same number of persons in the United States over ten years of age not counted as wage-earners as there is of wage-earners. Of the most of these Mr. William Steuart, director of the Census Bureau, writes as follows: "It is clear that the census distinction between gainful and nongainful workers is by no means identical with the economic distinction between productive and unproductive workers. The wife, sister, or daughter who keeps house for her family, although she receives no salary or wages for her services, is helping to sustain the productive capacity of the community and is a productive worker quite as truly as her male relatives, who are earning money wages. This fact is fully recognized by the Bureau of the Census, but because of the fact that, in addition to the thousands of housewives and other women who are working regularly in their own homes as housekeepers, there is a large body of women, particularly young women, who live at home and do nothing that can be regarded as regular work, the Bureau of the Census has not considered it

practical to attempt to distinguish the productive from the unproductive workers in the home, and, as stated above, has limited its occupation statistics to gainful workers." In addition to this real loss of contributory production, in many cases of sickness of these ungainful workers the wage-earner is compelled to remain away from work. Considering all these factors, one half the average income of the people of the United States, $625, or say, $1 per day, might fairly represent the economic loss from this sickness; that is, $1,330,000 per day, or $399,000,000 per year, counting as before only working days.

Thus far there has been taken into account only the loss of time and production, but this by no means covers the whole loss caused by sickness. The Metropolitan surveys show that 70 per cent of the sick are receiving medical attendance, which includes physicians, nurses, and medicines. According to the census of 1920 there were 144,977 physicians and surgeons and 149,128 trained nurses; this does not include physicians' assistants nor dentists and their assistants. Deducting 10 per cent of the physicians and 50 per cent of the trained nurses as employed in hospitals—based on proportion of sick thus cared for (and all of which will later be included in hospital

expenses)—there remain 130,479 physicians and 74,564 nurses. Assuming only an average income of $2,500 for the physicians and $1,000 for the nurses, the annual bill for physicians and nurses would be $400,761,500.

An allowance of only 25 cents per patient per day for medicine and supplies, which cannot be called high, gives an annual total of $223,562,500.

The funerals of 1,300,000 at an average cost of only $100 each will equal $130,000,000, but no part of this inevitable expense can be included in the cost of sin.

Expenditures in connection with health are now made by every class of government and comprise a great diversity of activities. Boards of Health are established in cities and States with wide powers and varied functions. Hospitals for every class of defectives—insane, epileptic, feeble-minded, blind, deaf—are maintained at public expense. Regulation, conservation, sanitation, inspection, licenses, registration, notification, and many other means are used to prevent, restrict, and alleviate disease. The largest item of expenditures is for care of the insane and the next largest for general conservation and prevention measures. According to the census publication already mentioned, the expenditures caused by disease

and corrected for the year 1921 are as follows:

States	$101,689,770
Counties	41,969,432
Cities over 30,000	63,885,489
Other Municipalities	10,859,920
Total	$218,404,611

The United States government, through its various departments, expended for Public Health, Social Hygiene Board, Medical and Hospital and for other purposes in connection with health and disease in 1921 the sum of $64,226,318.

A recapitulation of the bill for sickness thus far disclosed is:

Loss of Production Wage-earners	$2,000,000,000
" " " non-Wage-earners	399,000,000
Physicians and Nurses	400,761,500
Medicines and Supplies	223,562,500
Total Individual Expense	$3,023,324,000
State, County and Municipal Expenditures	218,404,611
National Government	64,226,318
Total	$3,305,954,929

How much is due to sin?

None of these morbidity surveys give much help in discovering the amount of sickness for which sin is responsible. But it is easy to see why they contain no information upon this

subject; being conducted without any official authority, inquiries which would reflect upon the character of the person questioned could not be made—nor could the truthfulness of the reply be challenged. This is frankly admitted by the Metropolitan survey in the following language: "Among the diseases and defects noted alcoholism and the venereal diseases are absent. While neither of these necessarily condemns their victim to idleness for any length of time, it is inconceivable that a survey of thousands of families made in the course of a week or two would not disclose some members of them temporarily disabled by these ailments." Other evidence tends to suggest as quite likely that a part, at least, of the high incidence of diseases of the nervous system is accounted for to a considerable degree by the less indefinite but more to be concealed prevalence of alcoholism and venereal affections. The group of "ill-defined diseases and conditions," no doubt, harbors a few more of them, as does the group of "all other diseases and conditions." The *Sickness Among Office Workers* entitles certain diseases as "non-venereal," but has no place for alcoholism or venereal diseases, and the *Survey of Sickness Among New York State Factory Workers*, under the direction of the Industrial Commission,

reports 12 cases of venereal diseases out of 8,761 cases of all diseases!

But this failure to report upon certain diseases is not characteristic only of the special surveys. An examination of *Vital Statistics*, by John W. Trask, assistant surgeon general, United States Public Health Service, and published by that service in 1914, discloses that in only two States were venereal diseases included among notifiable diseases—but notice of gonococcus infection was required in 5 and syphilis in 6—and glanders in 13! It is this public disinclination to get at the real facts in connection with these diseases, and also alcohol, which renders it very difficult to secure definite statistics. The recent improvement and cooperation will be noticed later.

And the tendency of both alcohol and venereal diseases is to break down some specific organ or function, which is then reported (and fairly, too) as the cause of the illness, while the real fundamental cause is not revealed and, in fact, often not known. Now that public authorities are becoming willing to face the situation, and provide for full information upon these sin-diseases, more definite statistics will be available. Moreover, in these reports such diseases as those of the stomach and digestive systems, external vio-

lence, even tuberculosis and pneumonia, may be the direct result of excess and dissipation with consequent exposure. Until an earnest effort is made to ascertain the primary causes, morbidity reports will lack much of their possible usefulness in combating disease.

Letting, therefore, this general question of sin's responsibility remain in abeyance for the present, some special diseases with more complete records and data will be taken up and their consideration will no doubt throw some light upon the larger inquiry. In the meantime let the reader try to determine in his own mind, from his own observation or experience (!), what proportion of sickness results from sin—directly or indirectly.

Feeble-Mindedness

One of the greatest and most pressing problems—considered either economically or socially—which face our country to-day is the right method of dealing with the rapidly increasing numbers of feeble-minded. Feeble-mindedness, in its ultimate analysis, is simply an arrested development of the brain, and so in itself strictly physiological. Authorities differ widely as to its causes, treatment, and possibility of cure, but agree fully on its heredity and the prolificness of those affected—

and herein lies its great menace. But while the determining causes of feeble-mindedness are not yet fully understood, there is in most cases such a close connection with sin, and feeble-mindedness itself is such a prolific source of crime, disease, and poverty, that it is pertinent to consider it somewhat fully as an important factor in the economic waste of sin.

The examination of candidates for admission to the army during the World War revealed a volume of feeble-mindedness which had hitherto been unsuspected except by a few. According to estimates made by Dr. Pearce Bailey and Captain Roy Haber from the results of their examinations of about 3,500,000 men, there are over 350,000 male defectives in the United States. As there is no reason to believe that any great difference exists between the sexes in this affliction, there would be approximately 700,000 feeble-minded persons in this country.

This compares strikingly with the result of the Wisconsin Mental Deficiency Survey of over 8,000 public-school children, representing city, town, and rural schools, and taken from every grade from kindergarten up to and including the eighth grade. It was found that 7 per cent were feeble-minded, a proportion which would also give approximately 700,000

in the whole country. While this is undoubtedly a fair inference, it must be admitted that these children have a greater mortality rate than normal children, but, on the other hand, this survey found 1.1 per cent border-line feeble-minded of which they say, "The greater majority of the border-line cases will unquestionably prove feeble-minded." This would fully compensate for the larger mortality and confirm the figures given.

There have been numerous estimates ranging from ½ per cent to as high as 10 per cent (which might have made it hard to prove an alibi) but somewhat less than 1 per cent of the population is now generally accepted as the number of those coming definitely within this group.

The usual classification of these defectives is:

| | | |

tially self-supporting, but economically the entire class is a social burden and best cared for in public institutions. Morons comprise those who could generally, under proper influences and in right occupations, become at least self-supporting; but when these are lacking they become and are a great menace to society. As Doctor Parmelee says, "Morons are absolutely limited in development and their mentality is likely to degenerate and give way under severe stress, resulting in greater deficiency or insanity."[1] The increasing number of heinous crimes by morons constitutes to-day one of our great social problems.

The following quotations from *A National Deficit*, published by the National Committee for Mental Hygiene, state succinctly both the situation and startling relations of feeble-mindedness to sin. "Feeble-minded persons are especially prolific and reproduce their kind with greater frequency than do normal persons, and through such reproduction provide an endless stream of defective progeny which are a serious drain on the resources of the nation.

"Facts are now at hand from Statewide surveys and intensive studies which indicate that feeble-mindedness is one of the largest

[1] From *Poverty and Social Progress*. By permission.

single factors in hereditary pauperism, juvenile vice and delinquency, adult crime and vagrancy and the spread of venereal diseases. Twenty-seven to thirty per cent of the inmates of State prisons throughout this country have been found feeble-minded; thirty per cent of the inmates of training schools, reformatories, workhouses, homes of refuge, and the like have been found feeble-minded. The one outstanding and most important factor that complicates any program for the prevention of venereal disease is the high frequency of feeble-mindedness among prostitutes."[1]

Some specific statistics from State prisons supporting the above statements are here given. At Sing Sing (New York), 21 per cent of the inmates were found to be feeble-minded; at Auburn (New York), 35 per cent; at Joliet (Illinois), 28 per cent; at Indiana State Prison, 23 per cent; at San Quentin (California), 30 per cent; at Moundsville (West Virginia), 28 per cent.

Referring again to the report of the Wisconsin Mental Deficiency Survey, the following is their statement concerning the children in their public schools. "There are 40,000 odd public-school children in the State who are so

[1] From Publications of the National Committee for Mental Hygiene. Reprinted by their permission.

mentally handicapped as to be unable to compete on equal terms with their fellows. These little children, if neglected as they have been in the past, are far more likely than their normal-minded brothers and sisters, later on in life, to join that vast and grim procession of criminals, vagrants, prostitutes, paupers, and insane persons and human failures of tomorrow." Using the same proportion for the entire United States there would be 1,600,000 school children in this class!

In this connection, the Oregon State Survey of Mental Defect, Delinquency, and Dependency (conducted by the University of Oregon under the direction of the United States Public Health Service at the request of the Legislature of Oregon—this information is given in full to show a fine example of cooperative work) has made an interesting study of the "overage for grade" children in the elementary schools of an Oregon city. Reduced to dollars, it showed that the extra cost of these students to the taxpayers of the city was about $25,620 per year, of which approximately one third was due to mental defect. This discloses a vast annual expenditure throughout the country due to this cause. This survey in its recommendations to the Legislature outlined a very comprehensive plan for the most efficient hand-

ling and training of this class of mental defectives.

This same Wisconsin survey also makes mention of two families with feeble-minded parents. One had eleven children, all feeble-minded, and seven were wards of the State. The other had ten children, nine of whom were in various State institutes. The outstanding illustration of the results of uncontrolled feeble-mindedness is the Juke family, of New York, so carefully investigated by Dugdale and Estabrook. Out of 2,821 descendants 171 were criminals, including 10 murderers, 277 were harlots, 282 intemperate, and 366 paupers. One half were and are feeble-minded. The total cost to the State of New York of this one family is estimated at $2,093,685. The trial and commitment of Cincinnati's feeble-minded delinquents cost the city and State $2,597,468 in one year.

These qualities of persistent heredity and prolificness are producing a most alarming development in many sections of our country. This consists in the growth of small rural communities with a very large, or even preponderating, element of feeble-mindedness. Under hard conditions of life, with scarcely any prospect of suitable reward for their labor, the people who have any energy or initiative

remove. Those who are left, by close intermarriage, soon become a community of growing inefficiency and backwardness and finally an unfailing source of criminals and paupers and of unending expense to the rest of society.

The following figures and statements in reference to the institutional care of mental defectives have been taken almost entirely from two recent publications of the National Committee for Mental Hygiene:[1] *Patients with Mental Disease, Mental Defect, Epilepsy, Alcohol and Drug Addiction in Institutions in the United States January 1, 1920*, by Horatio M. Pollock, Ph.D., and Edith M. Furbush, and *A National Deficit.* The total number of mental defectives in institutions in the United States on January 1, 1920, was 40,519. Of these 34,836 were in State institutions, 2,732 in other public institutions and 2,951 in private institutions. Mental defectives were reported in State institutions in all States except Delaware, Georgia, and New Mexico, although on January 1, 1920, there were 14 States that had no separate institutions caring for such patients—in all other States they were cared for in hospitals for mental diseases.

Compared with the census of mental defec-

[1] From Publications of the National Committee for Mental Hygiene. Printed by their permission.

tives in institutions as of January 1, 1918, there has been an increase of 1,138, but as only a small portion of the total number of mental defectives is cared for in institutions, the census throws no light on the prevalence of mental defect in the general population.

The most noteworthy feature in the extension of institutional care since 1918 is the establishment of new State institutions for mental defectives, particularly in the South, where seven States have authorized institutions and four are now in operation. Ten additional institutions have been authorized in other States, and some are now receiving patients. While the number of mental defectives outside of institutions, but in need of institutional care, is not definitely known, intensive county surveys indicate that present provision for them is very inadequate, even in States like Massachusetts and New York, where present ratios of mentally defective patients under treatment are much higher than those for the country as a whole.

According to Dr. Walter E. Fernald: "It is safe to say that no State has as yet officially taken cognizance of 10 per cent of the mentally defective persons in that State, no State has even ascertained the number of the feeble-minded in their State, their location, or the

nature and expression of their defect. The great majority of these defectives receive no education or training and no adequate protection or supervision. We know that feeble-mindedness is highly hereditary, but in most States there is no legal obstacle to the marriage of the moron, the most numerous of the feeble-minded! Adequate provision for the feeble-minded at a time when dependency, pauperism, juvenile vice and delinquency, adult crime, vagrancy, prostitution, and the various social problems arising from feeble-mindedness are really preventable, is an ideal that every State could most profitably set itself to attain."

There are a few who do not share in the almost universal alarm over the situation. The superintendent of one of the leading schools for defectives in this country, in a personal letter, declares the problem has been greatly exaggerated and magnified. The actual number is not on the increase but from now on will decrease. Many could be utilized in suitable labor but are prevented by present school laws. The limitations of apprentices restrict their opportunities and lax parental control is responsible for much of the evil (but many of the parents are irresponsible!). "When we control infectious diseases, bad

environmental conditions, bad sanitation, and then provide moral support and institute parental respect—then I believe we will not have to worry about what is going to happen to the human race."

But, as has been shown, the great majority of investigators are thoroughly alarmed and have been able to convince the authorities of most States of the necessity of making large appropriations to meet the situation. It is certain that rapidly increasing expenditures for the care and training of mental defectives will form a large part of every State budget in the future.

According to the most careful students of this malady, including Doctor Goddard and Doctor Barr, about 65 per cent of feeble-mindedness is due to heredity, 5 per cent to syphilis, and the balance to various determined and undetermined causes. Among these causes are a diseased and debilitated condition of the mother before birth, injury to the child at birth, or sickness or traumatism after birth. Dr. Walter E. Fernald says, "Alcoholism, syphilis, tuberculosis, and other factors may initiate general variations which may become hereditary." Heredity, when cited as a cause, only states a fact concerning that particular case, but offers no real explanation whatever

of the primal or effective cause of the arrested development. These may never be determined, but there are many now who believe that in the sexual excesses and squalid surroundings, so characteristic of mental defectives, may be found very largely the original cause—a vicious circle of cause and effect.

Whatever may be the causal relation between sin and feeble-mindedness, the facts given above, and they could be duplicated many times, demonstrate conclusively that feeble-mindedness is a most prolific source of sin. The great expenditures now being made and contemplated are in reality measures against sin. As one authority states: "It is not, then, a question of whether we wish to pay for feeble-mindedness; we are doing that, and in the most costly manner possible, both in dollars and cents and in human wretchedness and misery. It is simply a question of whether we will pay blindly or intelligently—whether we will pay in crime, in courts, in reformatories, in prisons, in almshouses, or in prevention." These new policies in our social economy, whether they consist of intensive training, segregation, sterilization, or a combination of these and other methods of treatment, duplicate perfectly the preventive functions of the police against crime and therefore a

large part of the expense is fairly chargeable against the economic waste of sin.

According to the best statistics, there are at least 400,000 feeble-minded of productive age in this country and their productive capacity is reduced at least 50 per cent from the average $2,000 annual production or a total of $400,000,000 per year. Coupled with this is the great waste in the lives of others who are obliged to care for them and also the loss and waste which these defectives cause, at work or in idleness. But no estimate will be made of this.

Insanity

While feeble-mindedness is an arrestment of mental development, insanity is a functional derangement of the brain which might have been one most highly organized and of unusual power. Because of this distinction a larger proportion by far of the insane than of the mentally defective are under institutional care. Society has recognized and provided for the great danger arising from irresponsible intellectual powers, but until very recently has failed to appreciate the volume of crime and waste which result from defective mental powers.

According to Doctor Pollock and Miss Furbush there were on January 1, 1920, 232,680

patients with mental diseases in institutions in the United States. The following table shows the number of patients under treatment and the ratio of patients to the population for each succeeding census since 1880.

Year	*Number of Patients*	*Per 100,000 of Population*
1880	40,942	81.6
1890	74,028	118.2
1904	150,151	183.6
1910	187,791	204.2
1918	223,957	217.5
1920	232,680	220.1

These figures indicate that a constantly increasing portion of the insane is being cared for in institutions. The record of first admissions to the New York State hospitals during the last decade shows that the rate of incidence of mental disease based on the general population has increased much less rapidly than that of institutional care. Society is making progress in this one of its great tasks.

There are no available authoritative figures giving the total number of insane in the United States. But based upon the number of patients per 100,000 in institutions in the States which have most adequately supplied accommodations, an estimate of 350,000 to 375,000 would probably be very close to the actual number.

In *Mental Diseases in Twelve States*, also by Doctor Pollock and Miss Furbush, a most interesting report is made on the movement of patients in 46 State hospitals in 1919. "At the beginning of the fiscal year of 1919 the hospitals comprised in this study had a total of 79,039 patients on their books; they received during the year 16,176 first admissions, 4,476 readmissions, and 1,660 transfers; they discharged 3,325 patients as recovered, 4,925 as improved, 2,041 as unimproved, 886 as without psychoses and 1,745 by transfer to other institutions for mental diseases. The deaths numbered 9,309. The number of patients remaining on the books of the hospitals at the end of the fiscal year was 79,960, an increase of only 921, or 1.2 per cent, over the number at the beginning of the year. The high death rate during the year, due to the influenza epidemic, was a factor in preventing a larger increase." During this year, therefore, 11.8 per cent of the patients died, 9.3 per cent were discharged as recovered or improved, 2.6 per cent as unimproved and 1.1 per cent as unaffected, thus leaving about 75 per cent of the patients remaining in the institutions—the transfers practically being equal. While 7,350 were discharges as recovered or improved, the readmissions were 4,476, leaving only 2,874,

or 3.6 per cent, for the net recovered or improved. These figures are probably not comprehensive enough to justify any definite general conclusions from them, but they indicate that from 80 to 85 per cent of the persons committed to institutions for the insane remain until death.

Considerable progress has been made in the study of the causes of insanity since the time when the insane person was supposed to be possessed of the devil, or to be a particularly heinous sinner whose punishment was the loss of his reason. These causes, while in many cases unknown, are yet more definitely ascertained than those of feeble-mindedness. Here too psychology plays a more important known part and shares with physiology the causal relation, although the actual derangement is simply physical. While the mind is dependent upon the brain, there exists an interdependent relation by which mutual good and evil results are produced. These cases are not a large percentage, but are significant.

The reports of cases from the various States and institutions in the past have not been satisfactory because of different standards and systems, but the adoption by the American Medico-Psychological Association of a uniform system of statistics of mental diseases will

secure much better results in the future. According to this system, the first admission patients in institutions in twelve States for 1919 were classified as follows:

	Percentage
Senile	11.4
With Cerebral Arterio-sclerosis	5.5
General Paralysis	9.9
Alcoholic	4.6
Maniac Depressive	14.8
Dementia Praecox	28.
Minor Classifications or Undetermined	25.8

In connection with this classification some remarks by various authorities are appended: "Causes as a rule are complex, and more than one cause may operate at the same time." "Excessive use of alcohol may be the precipitating cause of other forms of mental disease." "In most cases an abnormal constitution presupposes unfavorable heredity, but the defects in the constitution may possibly be due to disease or improper training in early childhood. In a very large proportion of dementia praecox admissions no satisfactory cause for the disorder can be determined." "New cases show a larger percentage of syphilis than a census of the institutions would, because the average hospital life of patients with general paralysis which is due to syphilis is 1.4 years, whereas in some forms of mental disease it is over 14 years!"

But the real purpose of this analysis is not to ascertain the definite causes of insanity, but how much of it may fairly be chargeable to sin—any violation of the moral or social law. From the above table it will be seen that 9.9 per cent is charged to syphilis and 4.6 per cent to alcohol, a total of 14.5 per cent. Bearing in mind what has been said above regarding complex causes and a possible precipitating cause, the results of some careful investigations by Dr. Frankwood E. Williams will be most helpful. Doctor Williams, formerly executive secretary of the Massachusetts Society for Mental Hygiene and later associate medical director of the National Committee for Mental Hygiene, has had full opportunity to study the problem, and his conclusions upon *The Relation of Alcohol and Syphilis to Mental Hygiene*[1] are a most authoritative and valuable contribution to the subject. What follows is condensed from this publication and the words of the author are largely used.

When we come to discuss the part that alcohol plays in the production of mental disease we must speak with the greatest caution. It is of the utmost importance that we dis-

[1] From *The Relation of Alcohol and Syphilis to Mental Hygiene*, by Dr. Frankwood E. Williams. By permission of Massachusetts Society for Mental Hygiene.

tinguish between alcohol as a primary and fundamental factor in the production of mental disease and alcohol as a contributing or social factor in the production of mental disease. Fifty years ago the superintendents of the insane hospitals in the country were united in their belief that alcohol was the chief cause of insanity—some even placing the figure at 90 per cent of the whole. But a more careful study of the problem has shown that the excessive drinking of alcohol which leads to the production of what is known as the alcoholic psychoses is frequently but a symptom of a previously existing and underlying nervous and mental condition. The alcohol is not the fundamental factor; on the other hand, the figures that are issued annually by the State hospitals are of very great importance in showing the amount of mental disease that it is necessary to care for in our State hospitals at public expense because of alcohol. Had there been no alcohol in the community, the feeble-minded or neurotic individual who previously had been doing sufficiently well to maintain his place in the community, would not have developed alcoholic hallucinosis, and would not have been brought to the State hospitals to be cared for at State expense. The part that alcohol plays in the funda-

mental production of insanity we do not know. On the other hand, in the consideration of the more immediately practical problem—the amount of mental disease it is necessary to care for at public expense because of alcohol—we do know and the figures are important.

The hospital reports of Massachusetts from 1910 to 1914 give the following as the per cents of patients admitted, suffering from alcoholic psychoses:

Year	*Percentage*
1910	22.15
1911	19.16
1912	17.40
1913	18.46
1914	18.99

In other words, Massachusetts during this period was forced to expend large sums of money to care for persons suffering from mental disease within its borders, and during these years from 17 to 22 per cent of the patients cared for were brought to the hospitals because of alcohol. In New York similar reports make the percentage 25 to 30; Ohio, 15 to 20. Hospitals in general agree at about this figure, 20 per cent; that is, 20 per cent of the patients under public care in our hospitals for the insane are there because of alcohol. In considering the social and economic side of the problem of mental disease these figures are important and are reliable.

In dealing with syphilitic insanities we are dealing with a much simpler situation so far as fundamental etiology is concerned. Syphilis, as we know, is no respecter of persons, and it is not necessary for a person to be feeble-minded or otherwise mentally affected in order to contract syphilis or to have it produce a serious and fatal mental disease. The great majority of syphilitic patients in our State hospitals are there essentially because of syphilis. Ten per cent of the patients who enter the Massachusetts State hospitals are suffering from syphilitic insanity; in the New York State hospitals, 12.7 per cent; in Ohio, 12 per cent. A more recent survey by Elise Donaldson, of the United States Public Health Service, of 88 State institutions gives a percentage of 10.4 per cent.

In the three States of Massachusetts, New York, and Ohio, over 14,000 persons, who are now productive units, will, on account of syphilitic or alcoholic mental disease, be withdrawn from the community in the next five years and taken to the State hospitals for the insane, where most of them will be supported at public expense. This is a situation that cannot long be ignored. Alcoholic and syphilitic insanities are as unnecessary as typhoid fever.

Thus, according to the official figures of

Doctor Williams, over 30 per cent of the patients in our hospitals for the insane are there because of alcohol and syphilis. If to these be added those who are there because of neglect, cruelty, injustice, and inhumanity; those whom the present great unsocial economic and industrial systems try beyond human endurance, and those who have inherited the taint through evil ancestors however remote, it could not be much of an injustice to sin to charge it with 50 per cent of the total cost of insanity.

While this cost has been covered in part at least by figures already given, some account must be taken of the withdrawal of these persons from production because of insanity. If we eliminate the 32,680 and leave only 200,000 as the productive loss, this, at the average production of $2,000, would equal an annual economic loss of $400,000,000, at least one half of which, or $200,000,000, is caused by sin directly or through heredity.

There is one peculiar relation between insanity and crime which deserves at least a passing notice, and that is the use of insanity as a defense in criminal cases. The fact that irresponsibility precludes criminal guilt has led to great abuse in the plea of insanity to secure immunity from punishment. In many

cities and States it has become an outstanding scandal of the bar, the source of much flagrant miscarriage of justice. There have been nationally notorious cases in which, by the expenditure of vast sums, the verdict of guilty has been averted by the verdict of insanity, which in turn has been set aside, after other trials, and the prisoner fully released. In this malpractice insanity is not the cause, but the instrument of criminality.

Venereal Diseases

The associations of sin are never really pleasant, but in this particular brand of sin there is nothing that is not wholly and terribly repulsive. It is this quality, no doubt, which has contributed to the mediæval fatalistic attitude of mind generally maintained toward these scourges of the human race. Like insanity, they were accounted a judgment of God against the guilty—a judgment that must not be thwarted. Connected with these also is the unnatural attitude which mankind assumes toward the power and functions of reproduction, the ability to create and transmit new lives, an attitude which, based on the assumption that the generative instinct is unclean—an instinct which renders obedience to the first commandment given to mankind—

condemns as immodest and unpermissible any discussion or instruction upon this doubly most vital subject. And so, protected by their own filthiness, a perverted fatalistic conception of their purpose, and a criminal false modesty, these destroyers of the race have gone marching over the world.

The first discovery to break down this suicidal position was that persons entirely innocent of any wrongdoing might be afflicted with these diseases. Of course there were always innocent sufferers in the marital and filial relations, but here the evil of one of the group was involved. But now it was discovered that they were, in fact, contagious diseases, and this at once opened the way for approach and treatment without any attending taint of sin. The next discovery was that these diseases were certain but not immutable judgment against sin (the affliction of the innocent might have revealed this truth), but that they could be alleviated and even cured by the proper treatment at the right time. And the final discovery was the tremendous volume and destructiveness of these diseases.

When the World War compelled a complete mobilization of our entire national resources, it was disclosed that we were not able to realize fully upon them because of the widespread

debilitating influence in our national life of these twin destroying agents. In the language of Dr. Rupert Blue, former surgeon general U. S. Public Health Service: "Gonorrhœa and syphilis constitute the most urgent vital health problem confronting the country today. From time immemorial, these diseases have been the scourge of mankind, flourishing in the darkness of ignorance and striking inexorably the innocent and helpless as well as the guilty. Now they must be exposed to the cleansing light of universal knowledge."

The actual prevalence of these diseases, because of the secrecy and obloquy connected with them heretofore, has been most difficult to determine. Estimates of those afflicted, made from more or less complete surveys, vary all the way from 2 to 10 per cent of the population for syphilis (and the more complete the investigations and tests the larger the estimate) and 20 per cent to 40 per cent of the male population and 10 per cent to 20 per cent of the female for gonorrhœa. They are the most widespread of all infectious diseases.

It is not pleasant to dwell upon any of the details of these loathsome diseases, but some emphasis must be placed upon the ways by which they become responsible for a great economic waste through the destruction of

human tissue, energy, and life. Figures have already been given showing the proportion of insanity which is caused by syphilis, but insanity is a relatively uncommon complication of syphilis. These diseases affect heart and kidney, cause blindness, deafness, and deformities, rot away all foundations of health and strength and leave weakness and suffering and early death, not only for this generation but for many in the future. In the opinion of very competent judges, social diseases constitute the most powerful of all factors in the degeneration and depopulation of the world. Owing to the same reasons that have prevented complete statistics of prevalence the reports of deaths due to these diseases have never been accurate. The Bureau of the Census in 1921 says: "From the number of deaths credited to syphilis in mortality reports it appears to the uninformed that the death rate from this disease is about one fifteenth as great as that from tuberculosis (all forms). But the truth is that syphilis probably has a higher death rate than tuberculosis. As Sir William Osler so clearly pointed out a few years ago, deaths from syphilis are undoubtedly reported under many other causes of death. He analyzed the report of the Registrar General of England and Wales for 1915 in considerable

detail and made numerous estimates which, taken together, indicated that between 10 and 11 per cent of all the deaths in England and Wales for that year were due to syphilis. We can safely say that all deaths due to locomotor ataxia and general paralysis of the insane are due to syphilis." The Public Health Institute of Chicago, an organization for service, not profit, recently made the following statement: "In the United States alone, according to carefully compiled statistics, these twin scourges—syphilis and gonorrhœa—kill annually more than 300,000 people." This is over 20 per cent of all deaths and determines to a certain degree the accompanying morbidity.

In the light of this definite information concerning the nature, danger, and cure of these diseases, our country has entered upon a campaign of education and action for their elimination—a campaign similar to the one against tuberculosis which has produced such excellent results. The leader in this fight is the Public Health Service of the United States in cooperation with the various State Boards of Health and other public and private organizations. Profiting by the information and experience gained through their work in the army, the Public Health Service has already

accomplished much. For the year ending June 30, 1921, 140,748 patients had been admitted to the clinics. The total number of visits to the clinics had been 2,108,003 and 480,651 doses of prophylactics had been administered. Other features of the campaign are educational measures, including lectures, exhibits, films, and literature; conferences with educators; cooperation with labor organizations; law enforcement measures and institutes. For this work the government appropriated for 1921 $546,345 and the States approximately $1,250,000. Without doubt all our future governmental budgets will contain increasing appropriations for this great conflict.

And in this case there is no question about the responsibility of sin. Only by violation of moral and civil laws do these diseases exist. On this, authorities are fully agreed. Prostitution is the primary source and cause of social diseases and the greatest agency for their widespread prevalence. And as adjuncts to this predominant evil are commercialized vice and the liquor traffic (legal or outlawed) of which more will be said later. The outstanding fact to be kept in mind now is that all the wastage of life and money, directly or indirectly attributable to these diseases, is part of the economic waste of sin. Some of

this waste is included in the bill for sickness, and other items will be considered in the chapter on "Human Life."

Blindness

According to the census of 1910, there were 70,000 blind in the United States. Advance figures for 1920 give the number reported as 52,617, but no explanation is made of this apparent decrease which may be largely caused by difference in rules of enumeration. In the census report of 1910 the causes assigned for blindness are definitely called unsatisfactory and this comment is made: "Acquired syphilis is one of the leading causes of blindness in the early and middle years of adult life, and a certain proportion of cases at these ages are caused by gonococcus conjunctivitis from gonorrhœal infection, while hereditary syphilis is one of the chief etiological factors in causing blindness in infancy and early childhood."

The report of the Vice Commission of Louisville, Kentucky, after careful investigation of many large cities and institutions, declares that "twenty per cent of all blindness is caused by venereal infection."

Dr. Lee Alexander Stone, of the Chicago Health Department, says: "There are to-day in the United States over 12,000 blind babies

between the ages of three days and three years who are blind because, when their heads were being born into the world they had put into their eyes the germ of gonorrhœa—their eyes were burned out as with a red-hot iron."

In addition to these large sinful causal factors in blindness, many other cases arise from violence, criminal neglect, other diseases fostered or continued by sin and, just now, from wood alcohol, which in most cases is accompanied by at least three distinct sinful acts: the deliberate violation of enacted law; sinful conversion of the seller through substitution and adulteration, and the personal anti-social and sinful act of the consumer who knowingly destroys his individual and social value.

Other Diseases

There are other groups of sick and defectives in which the penalties of the law's transgression are important causal factors. On January 1, 1920, there were 14,937 epileptics under treatment in institutions of the United States. These figures do not indicate the general prevalence of epilepsy, as only a small proportion of the total number of epileptics are in institutions. Says Doctor Jeliffe, in the *Americana:* "A neuropathic tendency is

almost a *sine qua non* for the development of idiopathic epilepsy. Almost 40 per cent of these cases are found to exist in families that show this neurotic, run-down character. Alcoholism in the parents is of immense importance. Syphilis and tuberculosis are also important features acting as predisposing causes."[1]

Dr. Frank C. English, executive secretary of the Protestant Hospital Association, has made some valuable investigations into the number of crippled children, and the following results are taken from several letters to the author: "From many sources I estimate there are 22,700,000 young people and children in the United States between one day and 25 years old who are physically deficient. To find the number from 18 years down one would have to pro rate then add 8 per cent for intensity. This would bring about 16,850,000 children under 18 physically deficient. Probably one fourth of these are crippled, or 4,212,500. Some of the greatest surgeons think that 90 per cent of these can be cured or made whole; 400,000 would be a fair estimate of those who are incapacitated cripples. As to the per cent attributable to sin or the result of sin it would not be far out

[1] From *Encyclopedia Americana*. By permission of Encyclopedia Americana Corporation, New York.

of the way to say half of them. Candidly I suspect the number is still larger."

In *Disease and its Causes*, Doctor Councilman says: "Of all the infectious diseases, syphilis is the one most frequently transmitted to the unborn child. In certain cases the disease is transmitted; in others the developing fœtus may be so injured by the toxic products of the disease that various imperfections of development result, as is shown in deformities or in conditions which render the entire organism or individual organs, particularly the nervous system, more susceptible to injury."[1] In another place, "Malformations are more common in illegitimate children than in legitimate, and more common in alcoholic mothers."

In view of the above figures, the recent organizations effected by the Shriners and the Rotary Clubs for the relief and cure of crippled children have great opportunities for a most beneficent work.

There is a group of diseases of great importance which act upon human beings through the agency of animals or insects, and where there can be no possible contributory sin except through the violation or omission

[1] From *Disease and Its Causes*, by W. T. Councilman. By permission of Henry Holt & Co., publishers, New York.

of regulations and measures necessary to protect society. Such are the plague, yellow fever, sleeping sickness, malaria, and hookworm. Of the latter it has been said that the organism of hookworm was probably imported with the Negroes from Africa and is, therefore, one of the legacies of slavery! Some of the most fascinating achievements of men have been in connection with the warfare against these diseases. There is another group in which there is an intimate relation between their prevalence and sanitary conditions, environment, and personal conduct. Unsanitary conditions were at one time thought to be the direct cause of diphtheria, but are now regarded only as accessory causes prolonging the survival of the germs and weakening the powers of resistance of the individual. Tuberculosis, the most universal of all diseases, is increased by defective and insufficient food, overwork, chronic alcoholism, damp, dark and overcrowded dwellings. "Typhoid occurs mostly between the ages of eighteen and forty-five, when men especially are less prudent and run more to excesses than at other periods of life. Improper dwellings and bad sanitary environments, excesses in eating and drinking, with other causes, undermine their vitality and predispose persons to an attack of

typhoid."[1] Typhus is a disgraceful filth disease whose spread is facilitated also by poor food and personal excesses. And it must always be kept in mind that war is the greatest agency for the dissemination of the worst diseases.

Conclusions

This rapid and incomplete review of different types and classes of diseases has been made, as stated before, solely for the purpose of trying to determine so far as possible the extent to which sin is a causal factor. There has been an earnest endeavor to ascertain the facts from the most widely accepted authorities and to present them fairly. It is realized that no absolute standards can be established nor will agreement probably be reached upon any mathematical conclusions. Care must be taken, however, not to let consideration for individuals bias judgment upon the general inquiry which is not to discover or allocate guilt, but simply to ascertain the economic loss or waste which results from sin. And by sin is not meant any vague impersonal violation of law through ignorance or otherwise—as one correspondent remarks, sin is a large

[1] From *Encyclopedia Americana.* By permission of Encyclopedia Americana Corporation, New York.

word and doubtless includes the cause of most of our ills—but a willful disregard of moral or social laws which would subject the offender to condemnation or punishment. And when such an action has been committed it is only just and right in this inquiry to follow the results of that action into the third and fourth generation, or even further, so long as definite loss and waste result. In doing this many innocent persons will be found as sufferers, and the objects of great expenditures and social care for which they are not able to render any service in return, however much they might desire to do so. Sympathy for these victims should, in fact, keep us steadfastly upon the trail of the real causes of all this tremendous wastage of disease.

The conclusions reached by the author in view of the data presented above, with much more not included, and from personal interviews with physicians of large practice and experience, are as follows:

Twenty-five per cent of all general sickness and defects is due to violations of moral laws and definite anti-social actions or to hereditary results of same.

Ten per cent is due to economic and industrial wrong conditions which are anti-social and sinful: bad tenements, unhealthy working

conditions, lack of living wages, slums, poverty through sin, continued official inefficiency, and other similar causes.

Fifty per cent of all governmental (except national) and institutional expenditures are chargeable to sin, and twenty-five per cent of national government expenditures.

Upon this basis the proportion of the annual expenses of disease chargeable to sin would be

35 Per Cent of Total Individual Expenses...	$1,058,163,400
50 Per Cent of Total State, County, and Municipal Expenditures.....	$109,202,305
25 Per Cent of National Government Expenditures.....	16,056,580
50 Per Cent of Loss of Production of Feeble-minded.....	200,000,000
50 Per Cent of Loss of Production of Insane..	200,000,000
Total.....	$1,583,422,285

In addition to this the expenses of private hospitals will be considered in the chapter on "Poverty."

CHAPTER IV

POVERTY

Poverty, as simply the lack of certain material possessions, has in itself absolutely no moral significance and no relation to sin, but practically no condition in life is so intimately and reciprocally connected with sin in every form as poverty. Poverty is the impelling motive for many crimes against property; poverty produces conditions where personal purity is almost impossible and every moral restraint is weakened; poverty fosters many diseases which in time beget poverty in an endless evil chain; and a large percentage of poverty itself is directly due to sin on the part of the poor or others. It is pretty hard to define poverty strictly, as it is largely relative and of many degrees, but the general conception of poverty is probably the most useful: the lack of material necessities for proper living, especially food, clothing, and shelter, including heat. Without these life becomes nonproductive, helpless, and hopeless with constant deterioration, and temptation is urgent to violate any moral law or yield to

any sin which promises even some temporary relief. "Proper living" may vary some in different circumstances, but the "lack of material necessities" is well understood and sufficiently defines poverty.

As a general proposition, in a country like ours which produces constantly an excess of food, has boundless undeveloped resources, and abundant means of communication and transportation, poverty can exist only because of individual and social maladjustments which themselves are sinful, and poverty itself becomes an unpardonable sin. Therefore to study poverty only from the scientific or economic point of view and to ignore morals entirely is simply to leave out the most important single factor and base all conclusions upon phenomena alone rather than upon the underlying principles. To call poverty a phase of social evolution or an anomalous social phenomenon neither explains nor helps; nor can the mere cooperation of philanthropy and science in distinct fields of activity solve the real problem. Pauperism in a country of abundance is absolute proof of wrong individual and social relations and conditions which only a change in moral consciousness and responsibility can fully remedy. And there is no place in our social economy where there is a

closer connection between moral and natural laws than right here. It may not be strictly true now as it was in the days of David, when he said, "I have been young, and now am old, yet have I not seen the righteous forsaken, nor his seed begging bread"; but then, as now, right living is the most potent factor in right living conditions. Science and philanthropy may help, but they must realize that they are only auxiliary and that the real battle is against the fundamental cause of poverty—sin.

But here again the distinction between personal guilt and suffering from sin or its consequences must be strongly emphasized. This distinction is very apparent in poverty where the sufferers are mostly children who could have no possible responsibility in any way for their condition, but who are included in that appalling decree "unto the third and fourth generation."

This raises a point stressed by Devine in *Pauperism*, when he says: "The bad tradition inherited equally through church and state is that poverty is a part of the natural order of things to be constantly relieved by Charity or by the poor law, but constantly repeated in each generation, in order that charity may be kept alive and that the poor

law may function"[1]—a definite instance of continuing in sin that grace may abound, for, as he also maintains, poverty with all its attendant miseries is preventable. And therefore its continuance is a sin, a failure of society and individuals to remedy an anti-social condition. This is not the place to consider fully the attitude of the church toward poverty, but there is no doubt much truth in what has been quoted above: the remedial rather than the preventive has been the dominating motive in ecclesiastical charity and this has led to great waste and nonproductive effort.

The relief of poverty is covered by the general term "charity," and, verily, in these latter days it covers a multitude of sins, not only by its administration but also in its administration! The wide prevalence of poverty is shown most clearly by the number and diversity of the societies, organizations, and institutions existing for its alleviation. These are both private and public, with the former predominating largely in numbers and expenditures. But there is an increasing proportion of these expenditures being assumed by government—a closer supervision being established over

[1] From *Pauperism: An Analysis*, by Edward T. Devine. By permission of New York School of Social Work, New York.

all, and, most important, more attention being paid to helpfulness and prevention rather than to simple relief and alleviation. Poverty in that degree which requires public or private help has generally been denominated pauperism, but the terms "dependency" and "dependents" are coming into larger use and supplanting pauperism and paupers. These words cover such a great variety of needs and persons and methods of relief that any definite classification is most difficult. Here, as before, it seems best to follow the publications of the Census Bureau, especially as the present investigation is seeking particularly the total amount of expenditures caused by poverty.

The extent of poverty is not generally realized. According to the very best authorities, 5 per cent of the population of the United States live in poverty—unable to secure proper food, shelter, and clothing. The Massachusetts Department of Public Welfare report for 1920 gives 1,000,000 as the number aided, or 1 in 4 of the population. One authority declares that even in good times 14 per cent of our population is in distress, and in bad times 20 per cent. In cities and industrial centers this reaches 25 per cent, "distress" here meaning such a lack of necessities that many sacrifices must be made although help

may not be asked. Senator Kenyon, in his housing report to the Senate in 1920, stated that sixteen million people in the United States lived in houses not fit for human beings. The startling amount of undernourishment revealed by investigations among school children, and, above all, the great numbers in receipt of charity, public and private, demonstrate fully the social and economic maladjustments which are concealed by the name of charity. The fact is that many of our eleemosynary institutions and organizations instead of being monuments to our zeal and benevolence are mausoleums for our personal responsibility and service.

In view of what has been said, and of statistics to follow concerning the number and variety of charitable organizations, it will be seen at once that any complete official tabulation of expenditures cannot be made. The Librarian of the Russell Sage Foundation writes as follows: "In reply to your letter of September 20th I would say that we have been in consultation with several of our departments, and they state that no figures have been compiled for the total charitable expenditures in this country. The census report on Benevolent Institutions, 1910, gives the amount spent for charitable institutions. The various State boards of charity, of course, give the

amounts spent in their own State. I regret that we cannot give you any definite information." By using these official publications and other authorities it is believed that a very close approximation can be made to the total charitable expenditures of this country.

As stated above, the latest comprehensive survey of Benevolent (or charitable) Institutions is that of the Census Bureau for 1910—the similar report for 1920 not being ready. And this by no means includes all the institutions at that time. In fact, reports were received from only 4,420 out of 5,408 on record, and an examination of the publications shows clearly that most of the public institutions and measures for the relief of dependents are not included. The report also declares that it includes only "homes of various types for adults or children, organizations for the protection and care of children and institutions for the sick and disabled and for the blind and deaf."

A summary of the inmates reported by these 4,420 organizations is as follows:

	Children	*Adults*
In Institutions for Care of Children....	111,514	
In Institutions for Adults and Children.	17,382	98,846
In Families and Elsewhere.....	39,927	
In Care of Societies.....	32,776	
In Hospitals and Sanitariums.....	12,356	84,034
In Institutions for Blind and Deaf.....	9,606	5,833
	223,561	188,713

The Grand Total of Inmates..... 412,274.

But the number of persons received in these institutions during the year is possibly more indicative of the wide prevalence of conditions which require the administration of charity in some form. During 1910 the

Institutions for Care of Children Received	85,829
Houses for Adults and Children	918,752
Hospitals and Sanitariums	1,953,309
Institutions for Blind and Deaf	2,648
A Total of	2,960,538

In addition to which 2,440,018 patients were treated at dispensaries, or a grand total of 5,400,556.

The total running expenses for 4,260 institutions reporting were:

1,160 for Children	$16,720,491
1,299 for Adults and Children	19,956,359
1,691 Hospitals, Sanitariums and Dispensaries	53,370,990
110 for Blind and Deaf	4,610,996
Total	$94,658,836

From this can be deducted $14,818,053 receipts from patients, practically all in hospitals, leaving the total net expenditure $79,840,783.

From the four governmental publications already mentioned, and which give the expenditures of States, counties, and municipalities, the total public expenditure for charities, brought down to 1921 by careful checking

with available official statistics, was $111,792,080. Thus in 1921 the public expenditures for charity, exclusive of hospitals, were nearly three times the combined public and private expenditures reported by the government in 1910. But to secure figures approximating total present expenditures, help must be sought from other sources.

Mention has been made of the increasing and closer supervision of charities. This is generally accomplished by the appointment of State Boards under various names and with different spheres of authority but all tending to a better correlation of all existing agencies and the elimination of the inefficient and fraudulent. Many influences, including some religious, are in opposition to official visitation and supervision. In some States this is secured by subsidizing private charities, but, on the whole, this engenders opposition to general measures of social reform and therefore has some great disadvantages.

New York State has a State Board of Charities which has authority to maintain supervision over all governmental charitable institutions and also over any private charitable institutions or agencies which are in receipt of payments from counties, cities, or towns for the care and maintenance of inmates retained

as public charges. The annual report of this board is one of the most complete and satisfactory of State publications. Not only does it give statistics concerning inmates and operations of all the State, county and municipal institutions, 277 in number, but also of 602 private organizations and societies for the distribution of charity in various forms and which receive some governmental aid. In addition to these a great many organizations are maintained entirely at private expense and are without State supervision. "Among these are Homes for the aged, Homes and home-finding activities for children, hospitals, and a variety of other agencies doing what might properly be considered a public welfare service, the amount of the benefactions being unknown."

An analysis of this report for 1921 shows the following expenditures according to their classification:

For Children		
Public	$4,585,408	
Private	14,921,405	
Total		$19,506,813
For Adult Wards		
Public	$6,886,684	
Private	583,006	
Total		7,469,690
And a Grand Total for Charity of		$26,976,503

It will be noted that this amount for New York State only is nearly 25 per cent of the total public expenditures for charities in 1921 as given above.

With this expenditure 65,432 children were maintained in full or in part; 68,314 persons were given outdoor relief, and an average of 11,559 adult inmates were maintained in almshouses and other institutions, a total of 145,305.

The above expenditure of $26,976,503 for what is generally understood by charity is just about one third of the total expenditures made or supervised by this board—the other being made for hospitals, dispensaries, and other medical charities; and reformatories and institutions for defectives and delinquents. It must be borne in mind also that it does not include any expenditures of private charitable organizations not under the supervision of the State Board and "the amount of whose benefactions is unknown." It is this unknown amount which makes the real problem in determining the total cost of charity in this country. These various organizations, for one reason or another, do not wish the amount, or often even the character, of their work to become generally known. At this point we are compelled to accept the opinions and

statements of men in position to know the facts, although definite and complete statistics are lacking.

No one would seem to be higher authority upon this problem than Mr. Charles H. Johnson, secretary of the State Board of Charities for New York State. His position and facilities for ascertaining the facts make a statement from him of unquestioned importance and worthy of every consideration. As has already been stated in connection with another subject, Mr. Johnson declares that there is expended from private funds for the maintenance of private charities in the State of New York approximately $100,000,000 per year, and over which there is no official or adequate supervision. Inasmuch as this can include nothing for delinquents, reformatories, or other correctional purposes, it could not be far from the actual figures to divide this amount into two equal portions, one ($50,000,000) for the strictly charitable benefactions now under consideration and one for hospitals and other medical service, including some care of defectives. While it is admitted that the division is somewhat arbitrary, it will be seen later that it does not affect the final conclusions. This, including the $27,000,000 reported above, would make a grand total for charity, public

and private, of $77,000,000 for New York State.

As New York State contains just about one tenth of the population of the United States the same ratio of expenditures would give $770,000,000 as the amount contributed each year in the entire country for strictly charitable purposes. But a comparison of complete government statistics shows that New York State contributes about one sixth of the total which, therefore, would be $462,000,000.

The complex relations of poverty have already been referred to, but another important one at this point is that between poverty and hospital service. In the figures given above as the charitable contributions in New York State, hospitals and dispensaries have not been included, although they are classified as medical charities. A disease may be a direct result of poverty and, therefore, payment for its treatment a strictly charitable expenditure; or, although the disease has no relation to poverty, the patients through poverty are unable to pay for treatment and it is furnished by hospitals supported by public and private charity. Inasmuch as all public expenditures for hospitals have been included in the figures given in the chapter on disease it seems an equitable division to include all

expenditures of private hospitals under those for charity, particularly as all paid service has been eliminated and this division does not change the final results.

The total net expenditure for hospitals and dispensaries under the supervision of the State Board of Charities of the State of New York, deducting all credits and payments by patients, for the year ending June 30, 1921, was:

Public	$13,025,227
Private	14,196,459
Total	$27,221,686

Eliminating the public expenditure, already included in the expense of disease as explained above, and applying the $50,000,000 of unsupervised private contributions, as determined before, would give a total for New York State of $64,000,000 and, on the same basis of calculation applied in the case of charities, a total expenditure for the country of $384,000,000 in hospital and medical charities, and a grand total for all charities of $846,000,000.

According to the 1921 Report of the Massachusetts Department of Public Welfare, the total net public and private expenditures for charity, including medical, were $23,098,116,

but, as in New York, this did not include large amounts distributed by unreported private charities. If to this official expenditure was added an amount proportionate to the unreported charities of New York and the sum multiplied by fourteen (as Massachusetts' Public Charities are one fourteenth of all public charities), a total for the country of $882,000,000 for all charities would be reached —corresponding approximately to the total of $846,000,000 as determined from the New York figures. It would seem, therefore, that the amount fixed upon is none too large, especially when it is considered that the amount for charities is only a little over four times the official public expenditures which are also included. And in this connection the great charities and Homes of many churches must be kept in mind. In the absence of any official figures, and in view of the impossibility of securing them, a sincere attempt has been made to arrive at a just estimate. The factor of error, whatever it may be, cannot affect to any appreciable degree the general inquiry and conclusions. It is to be hoped that some of the larger foundations and organizations will soon endeavor to secure more definite information upon this important social problem.

The causes of poverty are multitudinous and naturally hard to determine in specific cases where there are often personal reasons for desiring to conceal the facts. There are few satisfactory official reports upon the subject, and reliable information is obtained almost entirely from investigations and surveys made by private organizations. Some of these, however, are so specific and comprehensive that they provide reliable data for accurate estimates.

The annual report of the Associated Charities of Milwaukee for the year ending September 30, 1920, gives the following classification of the causes of 1,859 cases of relief investigated.

Economic		80
Unemployment	31	
Under Employment	13	
Insufficient Earning Capacity	36	
Physical		1,003
Tuberculosis and Cancer	81	
Venereal Diseases	49	
Insanity	38	
Feeble-mindedness and Epilepsy	42	
Other Illness	495	
Physical Disability	181	
Accidents	40	
Old Age	77	
Social		365
Illiteracy	164	
Bad Management	114	
Shiftlessness	87	

Moral		311
Desertion or Nonsupport	127	
Imprisonment	32	
Sexual Immorality	38	
Intemperance	14	
Illegitimacy	31	
Juvenile Delinquency	51	
Others	18	
Death		82
General		18
Total		1,859

In addition they made a special study of the use of liquors in 814 families with the following results: Expenditure for liquor did not constitute a problem in 548 of these families but in 266, or practically one third, it did. In 91 families over 25 per cent of the earnings were spent for liquor, and as a result of intemperance there were:

Persons in Prisons	26
in Insane Asylums	10
in Almshouse	1
in Tuberculosis Sanitoria	3
Families Deserted	28
Separated	4
Divorced	15
Homes Broken Up and Children Removed	9

With this side light on one agency of sin, a further analysis of the 1,859 cases with reference to the causal relation of sin based on previous conclusions would be as follows:

Definite Violation of Moral Laws	311
Venereal Diseases	49
50 Per Cent of Insanity	19
50 Per Cent of Feeble-minded and Epileptic	21
35 Per Cent of Sickness and Physical Disability	237
25 Per Cent of Social	91
Intemperance Not Allocated	170
Total	898

But, without imputing any guilt or responsibility to the patients, the conclusion formerly reached that 35 per cent of the total sickness of the country could fairly be charged to sin, does not apply in special classes like the one under consideration. The Milwaukee Sickness Survey in 1916 reported three times as many serious diseases in the poorer sections. One authority states that tuberculosis in this country is now practically confined to the "proletariat"—a startling statement and word for America. "Of all the conditions favoring infant mortality poverty comes first." "Disease must remain where there are the conditions of the slums." "It is amazing to observe the large number of cripples among the poor; the rich have very few." Without any question, back of 50 per cent of the sickness thus relieved will be found sin as the basic cause. Sin of personal conduct, sin of neglect and omission, sin of violation of health and other regulations and ordinances, sin of anti-

social acts, greed of landlords, oppression, injustice, cruelty and all the vices that flourish in poverty and in turn make more poverty. If, therefore, there be added to the 898, 101 more of the cases due to sickness and disability there will be 999 out of 1,859, or about 54 per cent. The converse statement sometimes elucidates, and if all the misconduct enumerated above could be eliminated, there would be practical unanimity among social workers that one half of poverty would be eliminated also.

In Warner's *American Charities* a similar survey[1] gives the following percentages of causes involving moral failing:

	Percentage
Personal Misconduct	25
Misconduct of Others	3
50 Per Cent Sickness	10
Physical Disability	3
Alcohol Not Otherwise Counted	5
Social and Industrial Injustice	4
	50

In *Misery and its Causes*,[2] an analysis of

[1] From *American Charities*, by Amos G. Warner. By permission of Thomas Y. Crowell Co., Publishers, New York.

[2] Reprinted by permission of The Macmillan Company, from *Misery and Its Causes*, by Edward T. Devine. Permissions granted apply to United States only.

5,000 dependent families revealed the following among other causes for their condition:

Intemperance	833
Desertion and Non-Support	606
Immorality	256
Cruelty and Abuse	221
Criminal Record	151
Gambling	22
50 Per Cent Mental Disease	124
50 Per Cent Laziness and Shiftlessness	294
	2,507

Another survey disclosed definite defect of character in 425 cases out of 1,000.

It must be borne in mind that in these surveys and investigation of poverty, as in those of sickness, the explanation given is always the obvious and immediate cause, and it is very difficult in most cases to ascertain the real initial cause, which often may have no apparent present connection with persons and conditions which it originally influenced for evil. In the case of unemployment, for instance, many times this is the result of evil habits or personal misconduct. Bad management and shiftlessness can undoubtedly in most cases be traced back to absolute sinful neglect on the part of parents and others or to continued violation of moral and social laws until the sense of responsibility has become almost obliterated. In fact, the

further the inquiry goes the more evident becomes the vital relation between a right life and right conditions of living. Nowhere is the destructiveness of sin more clearly shown than in its terrible blighting and blasting effect upon homes and lives through poverty.

Bernard Shaw was not entirely correct, and probably knew it, when he said, "Poverty could be remedied by dividing among the poor the money contributed for charity, without any intermediate waste in salaries." In the first place, that would be no remedy only a relief, and in the second place there is not quite that much waste. But one important item in the waste of sin through poverty is in the multiplication of charitable organizations, the employment of large numbers of salaried workers, and the necessary supervision given by thousands of prominent and influential people, without consideration, it is true, but at the expense of much valuable time and energy.

These organizations are constantly before the public in one way or other, and regular advertisement is one of the most common and prominent. As an illustration, which can be duplicated in any large city, the Chicago Evening Post has a weekly page of "Chicago Charities"—all approved by the Chicago

Association of Commerce. One issue contained the advertisements of 34 different agencies, including the Associated Catholic Charities of the Archdiocese of Chicago, which includes more than that number of separate charities. While these are not a tithe of the agencies in Chicago, they covered practically every phase of present organized charity and demonstrate how our entire social fabric is permeated by these volunteer efforts to reduce the volume and evil results of poverty. There is hardly a citizen of any prominence who is not a member of one or more organizations, and none who is not solicited frequently for contributions. Society also is called upon and charity balls and charitable functions are events of great social (if not financial) importance in many communities. While we are concerned here particularly with the economic waste and not with methods, it must be evident to all that bad methods may be the cause of the greatest waste. It is often much easier to give money than time, but ill-advised alleviation simply increases the problems and the waste; and eventually well-considered and constructive preventive methods must replace many of the mere remedial measures now employed.

The government report on Benevolent Institutions for 1910 listed 5,408 institutions, societies, and associations wholly or in large part maintained by governmental appropriations or charitable contributions. It is estimated by leading authorities that at least 10,000 such organizations exist at the present time. (This number is in a general way confirmed by the total expenditure determined above. The 879 supervised agencies in the State of New York average a gross annual expenditure of $94,000 each. The total expenditure of $846,000,000 would equal, of course, $84,600 each for 10,000 organizations.) With an average board of directors of 9 and 3 other officers there would be 120,000 persons actually interested without compensation. But nearly all these organizations have advisory, financial, and other committees which would bring the total number of persons actually assuming and meeting some responsibility to at least 200,000. There is no complete tabulation anywhere of the number of employees of such organizations; even the excellent publication of the New York State Board of Charities gives no information whatever upon this subject. *The Benevolent Institutions for 1910* gives statistics for 1,892 various agencies out of 5,408 showing an

average of over 20 employees. This is evidently too large and results from the fact that the larger institutions, including all the governmental, reported while the smaller ones did not. Taking the amount paid in salaries, wages, and labor by 602 New York State private charitable organizations of all kinds, $12,497,067, it equals over $20,000 per institution, or, allowing $1,500 a person, an average personnel of 13. The Massachusetts Department of Public Welfare in its report for 1921 gives the number of associations a little over 1,000 and 14,510 paid employees. It would seem therefore well within the facts to accept 10 as the average personnel, or 100,000 for the entire country. These do not include a large number of volunteer workers who in some instances carry on the greater portion of the activities.

The employment of these 100,000 persons in caring for others reduces the total production of the country. Considering them as a whole, a productive capacity of $1,000 per year, as compared with the normal of $2,000, would be fair, or a total of $100,000,000. The loss of production by the inmates of the charitable institutions and the other objects of charity can be ignored. They are largely children or in such physical condition

that their productive capacity is very small. It is true that this incapacity has often been hastened or even produced by sin, but it would be exceedingly difficult if not impossible to reach any definite conclusions. The loss from sickness has already been determined and the rest can be left as part of the absolutely indeterminable economic waste. Neither is any account being taken of the time and services of the 200,000 officers and committee men, although here there is an undoubted absorption of capacity which would in large part have been productive; but it is a response to the call of humanity and duty, and a labor of love on their part which it would be ungracious to try to reduce to a financial basis. Therefore the total annual expenses for charity throughout the country as determined above are:

General Charities	$462,000,000
Medical Charities	384,000,000
Loss of Production	100,000,000
Total	$946,000,000

In view of the facts and conditions disclosed in this investigation, a charge of one half of this amount, or $473,000,000, to the economic waste of sin through poverty would be fully justified.

In addition to this there is a great volume of charity which, "as the host of heaven, cannot be numbered," but which will undoubtedly loom largest of all when the final reckoning is made: that from individual to individual; from members of a family to other members; that filial faithfulness and support which is often rendered at great sacrifice; that following of children to the lowest depths; that loyalty to friends which stops at nothing possible; that quick response to suffering and need which is the glory of humanity. Here is charity indeed which it would be almost sacrilege to couple with sin or reduce to dollars and cents, "And the greatest of these is charity"—which is Love.

CHAPTER V

HUMAN LIFE

Thus far, except in the case of war, no valuation has been put upon the human lives which are directly or indirectly destroyed by sin—or, more exactly, which are violently or gradually destroyed. As with property the great destructive power of sin is not manifest in open forms of lawlessness but in large non-productive expenditures and the decrease of actual production, so with human life, except in war, it is not the volume of actual deaths but the general deterioration and shortening of life which make up the great economic waste of sin. But even in peace the toll of human life is not a small one.

According to the best authorities, there were 12,000 suicides in this country in 1920 and 15,000 in 1921. This fully justifies the statement of Dr. Frederick L. Hoffman in The Spectator, December, 1920, that "Suicide is a problem of considerable practical importance to life insurance companies, but much more so to the public at large, the medical pro-

fession, and the state." It is not proposed to enter into the ultimate ethics of suicide and the growing contempt for the sanctity of life, but, aside from sin as a causal factor, the removal of a productive or potential productive agent is an anti-social act and an economic waste. There are some interesting phases of this suicidal phenomenon mentioned by Doctor Hoffman. One is the difficulty of absolutely accurate diagnosis in cases which admit of a homicidal, accidental, or suicidal diagnosis. The evidence is increasing also that more subtle means are being resorted to, both in homicide and suicide, to baffle the police and pathological investigation. "A most sinister aspect of the modern suicide problem is the increasing extent to which murder is committed at the same time that the murderer ends his own life by self-murder." (The Spectator contains some very interesting statistics upon suicide, compiled by Doctor Hoffman.)

A rather grewsome table in the World Almanac for 1922 gives the following methods of suicide in 50,697 cases:

Poison	9,361
Asphyxia	7,064
Hanging	8,197
Drowning	3,229
Fire Arms	16,915

Cutting and Piercing	3,538
Jumping from High Places	1,381
Crushing	474
Other Methods	538
Total	50,697

One very pathetic fact is the steady increase of suicide by children. According to the Save-a-Life League, while 225 children took their own lives in the first half of 1920, in the first half of 1921, 214 boys and 293 girls were reported, or a total of 507, over two and a quarter times the number for 1920.

The Save-a-Life League, of which Dr. Harry M. Warren is president, is the only agency at the present time organized definitely for the prevention of suicide. The results of such work cannot be fully ascertained, but according to indisputable evidence and records, the League has succeeded in preventing a large number of suicides, possibly 6,000. The suicide problem is one of great complexity and the causes are numerous: ill health, business reverses, and disappointed love being those most frequently given. In a letter from Doctor Warren, replying to a direct inquiry of what proportion of suicides might be chargeable to sin, he says: "I should think about one half of all suicides may be attributed to sins in various forms." This statement, as will be seen,

is made without regard to the ethical status of suicide itself and relates only to the causes which induced it. While insanity is put forward by some as the real explanation and cause of nearly all suicides, it has already been seen that sin is largely responsible for insanity. Eliminating the cases of innocent irresponsibility, but stressing the anti-social aspect of suicide, 75 per cent, or 9,750, can fairly be accounted part of the economic waste of sin.

Our country holds an unenviable position in connection with the taking of human life, as we exceed every other civilized nation in the number of homicides per 100,000 of population. Some statistics will clearly show our preeminence. In 1916, not an exceptional year, Chicago, with its 2,500,000 people, had 20 more murders than the whole of England and Wales with 38,000,000. For three successive years New York has had six times more homicides than London and averaged more than the total homicides of England and Wales. With approximately the same population, Saint Louis has 10 times the number of homicides that Liverpool has. Washington has 26 murders per year, while Berlin, with 2,710,000 population, before the war had 25, and Vienna, with 2,031,000, 19. Some reasons for these figures are the heterogeneity of our

population, the state of new natural development which still exists in many parts of the country, the insufficiency and inefficiency of our preventive measures, the delays and miscarriages in our administration of law, and the increasing disregard for the value and sacredness of human life—engendered largely by the indiscriminate and boundless killing in modern warfare.

Every one of the 9,000 homicides per year in this country is, of course, directly attributable to sin. Either the person committing the deed is actuated by evil, or in self defense he is protecting his own life by destroying that of a criminal. So the entire loss of these producers or potential producers is part of the economic waste of sin.

There are several forms of death for which sin is responsible and which though pertaining to small numbers are of great social significance. Whether capital punishment is a deterrent of crime is a long mooted question, but one upon which our country can give little information. The total executions do not average over 100 per year or one for every 90 murders. Whatever may be the law, capital punishment is a very small factor in our warfare against crime, but sin adds 100 lives per year to its sacrifices. And in addition

there is a deep red stain in an average of 58 lynchings per year—capital punishment without the process and sanction of law and therefore wholly and damnably evil.

Sin therefore destroys violently 18,900 lives in this country each year. What is the economic value of these lives? There have been various estimates in different countries of the value of an average human life. Economically considered, it must evidently be the difference between its productive capacity and the amount necessary to support it—a life which merely produces sufficient for its own support is not an economic asset. When these estimates are examined, a great sadness comes over one at the very small economic value of a human life. Using Doctor Farr's tables, Professor Fetter, in *Source Book in Economics*, concludes that the average value of a person now living in the United States is $2,900 and the average value of lives now sacrificed by preventable deaths is $1,700.

According to Professor Bogart, the most elaborate as well as the latest effort to place a monetary value upon human life has been made by M. Sarriol, a French actuary. He estimates the average social value of an individual in the six leading countries to be:

United States of America	$4,720
England	4,140
Germany	3,380
France	2,900
Austria-Hungary	2,720
Russia	2,020

This estimate was made before the war, so that a valuation at this time of $6,000 each must be regarded as an underestimation, but it will be used to be wholly on the safe side. This would make the value of lives annually violently destroyed by sin $113,000,000.

Sin, however, is responsible for many premature deaths, which thus subtract from the total years of life and, in effect, are equal to an additional number of deaths. This is a question which must to a very large extent be estimated, as no statistics are available. Careful distinction must be made here between the number of deaths resulting from a certain cause and the equivalent number of lives which are destroyed. An epidemic particularly fatal to elderly persons may cause a large number of deaths, but it will be seen at once that the destruction of economic lives would be comparatively small. A proper way to reach at least an approximation of this phase of the destructiveness of sin would be to determine the average reduction in length of life in certain groups as the consequence of sin, and

from these ascertain the resultant equivalent in life. What is submitted here is based largely upon what has been said before and the conclusion reached by different authorities upon the results of certain habits and sins. It can be modified to suit more specific investigations, or corrected as the reader sees fit. There is no doubt that the lives of these groups are shortened and it is only the amount that can be questioned.

	Years
Lives of 150,000 Prostitutes Decreased 20 Years Each	3,000,000
Lives of 1,200,000 Drug Addicts Decreased 10 Years Each	12,000,000
Lives of 400,000 Criminals Decreased 10 Years Each	4,000,000
Lives of 2,000,000 Venereally Diseased Decreased 5 Years Each	10,000,000
Total	29,000,000

This makes a total of 29,000,000 years or, assuming a life expectancy of 30 years, is equivalent to an excess loss of 966,666 lives in these groups—and these groups are at present being perpetuated and the results also! Reducing this increased mortality to a yearly basis, it equals 50,000 deaths per year and an economic waste, at $6,000 each, of $300,000,000.

It will be objected to this table that doubtless there are many duplications, the same persons

being included in different classes. This is unquestionably true, but in those cases the quicker deaths will practically counterbalance the duplication. It must be noted also that no account has been taken of the deaths of those whom sin has made public charges in asylums and charitable intitutions. The plain, brutal fact is that the death of these persons, however brilliant and capable they may have been formerly, is not an economic loss but gain. In the case of the insane and feeble-minded, however, their condition of nonproductiveness has already been evaluated.

Just before the enactment of the prohibition amendment the number of deaths per year in which alcohol was an appreciable factor was estimated at from 66,000 to 100,000 (to say nothing of Captain Hobson's 680,000). But from an economic (not moral or humanitarian) standpoint the question is how much was human life abridged by these deaths—how many years were taken from the lives of those who died? If 10 years is assumed, there was a total loss of, say 750,000 years, or 25,000 lives per year on an expectancy of 30 years. If five years is assumed, it is equal to 12,500 lives per year. A loss of 10,000 per year is less than any preamendment figures and may represent very closely the present decreasing

loss of life from alcohol with a value of $60,000,000.

There is another loss of human life and production which, while not generally considered in connection with sin, has yet some closer and some looser ties with it—the economic loss from accidental injury and death. The United States Department of Labor states that 875,000 people are annually disabled four weeks or more by industrial accidents. According to *Bulletin 148 Mortality Statistics 1920*, there were 72,500 violent deaths, eliminating suicide and homicide. The National Safety Council reports 75,300 for 1922. Crum estimates 5,625,000 nonfatal injuries by public accidents in 1917 and, on a basis of only 45,000 fatal accidents, makes the total annual economic loss $2,229,156,000. The connection of sin with this appalling waste is twofold. In the first place, many of these accidents are caused by persons under the influence of liquor or drugs or passion. Here there is direct agency and responsibility. In the days of unrestricted alcohol at least 25 per cent of these accidents were directly attributable to persons under its influence. At present, under decreased consumption and stricter factory rules, this has been greatly reduced. Many automobile accidents remain, however, as an

example of what alcohol can accomplish. There is, of course, a certain proportion of "accidents" due to premeditated evil which would be crimes if discovered; and a large number are due to the anti-social violation of ordinances and regulations. In the second place, the fact that 75 per cent of these accidents are preventable, according to the best authorities, makes at least an economic (if not also moral) sin on the part of those who could and should prevent them. There has been wonderful progress in safety-first campaigns, but much still remains to be done so long as over $2,000,000,000 a year is wasted in these times of high-living costs. Therefore to charge $500,000,000 of this annual loss to sinful acts or omissions of employers or employees is simple justice, which fact it is hoped may lead some to repentance—and reformation.

A large proportion of this loss has already been included in the bill for sickness which comprised also the disabled; but the loss of human life in connection with these accidents, due to actual anti-social or moral sin or to reckless, if not criminal, disregard of responsibilities and regulations, is not less than $100,000,000 per year.

And, after all, it is not in death but in life

that the greatest destruction is caused. The deterioration of the economic value of lives by sin aggregates far more than the losses caused by death. Physical and mental incapacity and inefficiency, induced by sinful practices or inherited weakness from sinful ancestors, constitute the greatest single item in this bill of sin. And this does not refer to any groups that have been considered heretofore, not to criminals or inmates of institutions nor those who from disease are absent from work, but to the great numbers of people who continue to toil, but whose productive power is reduced and who, because of sin, can never achieve that success which otherwise would have been theirs—condemned all their lives to menial work and subordinate positions. The old blue Monday of alcoholic days illustrates one phase of this loss—the days when a large percentage of employees were absent, when many were unable to perform their accustomed duties, and the whole system of the factory was disintegrated and its production curtailed. And this demoralization affected not only the guilty, but the innocent as well. Nor is this confined only to those in subordinate positions, but the same blight upon those in responsible positions, inherited or secured in better days, leads to failures and widespread losses and

misery. Perverted judgment, inability to concentrate, delay in decisions, neglect of important matters, anger—these and many other factors originating in the physical and mental results of sin are responsible for many business catastrophes. Nor must it be overlooked that moral defects are in many instances the direct cause of industrial and business failure. Every reader can recall from his own knowledge definite cases where crooked methods, overreaching and unfair and dishonest practices, have resulted in disaster which affected many others. "Honesty is the best policy" is proof of the universal recognition, however vague, that transgression of the moral law is economic suicide.

And the saddest of all is the blighting effect which this incubus of sin has upon millions of persons in no way responsible for it, but who are simply the victims of the crushing evil: those who are handicapped from childhood by lack of education and training; those who are kept from opportunities by evil associations; those who carry the burdens of others until strength and life are exhausted; those who are cast out and spurned for the sins of others—"Have mercy upon us"; those who live in fear and trembling because of others' sins; those who sacrificed body and mind and sometimes

soul (according to our judgment, but God is good) to expiate the sins of others. The misery and the wretchedness and the suffering and the hopelessness of it all in this great country of ours, overflowing with food and resources and blessed (or cursed) with an unexampled material development!

As Professor Fetter truly says: "Poverty and disease are twin evils and each plays into the hands of the other. From each spring vice and crime. Again whatever diminishes poverty tends to improve health and vice versa. Money estimates of waste of life are necessarily imperfect and sometimes misleading. The real wastes can only be expressed in terms of human misery."[1] But it must be evident to all that this human misery and disease and poverty and evil do have a definite and destructive effect upon every kind of human constructive activities and therefore are economic factors. The exact determination of the value of this factor is no doubt impossible, but there is no harm in attempting it in a fair and open way. And this is in no sense an attempt to capitalize human misery, but to ascertain the economic waste in human life which accompanies the

[1] From *Source Book in Economics*, by Frank A. Fetter, Ph.D., LL.D. By permission of The Century Co., New York.

misery which sin causes. According to the Census of 1920, the total human effort represented by wages paid was approximately $40,000,000,000. The problem simply is how much more efficient and how much larger would the amount of this labor have been if the destructive, demoralizing influences and power of sin had been entirely eliminated from our economic life. Certainly this postulates an impossible condition at this time, and a condition which would soon eliminate also most of the other items of economic waste which have been heretofore mentioned; but under present economic and social conditions it is a waste in addition to all others, and, in the opinion of the author, in view of all his investigations as well as experience, it would be at least 5 per cent, or $2,000,000,000.

The total annual loss therefore in human life and in the effectiveness of human life which can be attributed to sin is:

Criminal Deaths	$113,000,000
Premature Deaths	360,000,000
Accidental Deaths	100,000,000
Decreased Efficiency	2,000,000,000
Total	$2,573,000,000

CHAPTER VI

ALCOHOL, PROSTITUTION, AND NARCOTIC DRUGS

It is a weird perversion of human reason which would turn the great agencies for the destructiveness of sin, in times of peace, into the last citadels of "Personal Liberty." Upon these are now raised the banners of all those who for personal gratification or pecuniary profit are willing to sacrifice everything and everybody else. Upon the continuation of these depend, forsooth, the safety of the constitution and the perpetuity of our government. And personal liberty is, moreover, strongly supported by the eternal laws of human nature which cannot be controlled or modified!

Alcohol

Alcohol, as a beverage or therapeutically, has no standing in any reputable tribunal and has been discarded by science and medicine and industry and religion. It destroys body, mind, and will. After the greatest and longest campaign in the political history of

our country (except that associated with slavery—for which divine sanction but not personal liberty was invoked) the American people, in accordance with their constitutional procedure, and by their regularly ordained authorities, have declared alcohol as a beverage to be an anti-social agent and a menace to our country. And without the great mass of hastily naturalized and unassimilated southern and eastern Europeans (the second generation of these will know better) this decision would never be questioned. It is impossible to distinguish between those who are deliberately and often with impunity, owing to official negligence and corruption, violating the laws enacted to carry out this verdict of the people, and the criminals who are violating other laws and being punished therefor. Nor, indeed, can those who, by private indulgence and public statements, are giving countenance to bootleggers be morally separated from them. If individual judgment and personal liberty are to be the sole arbiters of human action, the end of government and social progress is near at hand.

There is another phase of this "Personal-Liberty" argument which deserves to be carefully considered. Alcohol, like sin, is destructive; it never produces, but destroys producer and

production. Consequently, it never pays its own way but is a pauper and a parasite. The annual liquor bill of our country, in the good old days, was paid eventually by the sober and industrious through increased taxation and charities. The income of our government from the liquor business, which, through unscrupulous politicians and unwise naturalization laws, was prolonged for many years, was the most expensive contribution it has ever received for its support. Every dollar came not from the fruits of production, but represented destruction and nonproduction which increased the aggregate costs of living throughout the country many times the amount of the excise taxes. (And even now some politicians are so uneconomical and unscrupulous as to propose to pay the soldiers' bonus out of a tax on beer and wine. We shudder at the cruelty of the Kaiser and Turk, but they are merciful compared with those who deliberately plan to impose protracted need and suffering upon countless women and children. They killed quickly; this is prolonged torture. The American Legion would never take the money —because they are Americans!) The really important question for all and for all time, in a social democratic government, is whether the law-abiding, industrious, and productive

citizen shall have personal liberty to expend his savings upon himself and family and according to his own judgment, or whether he must share them with the law-breaking, dissolute and nonproductive, through taxes and charities. Alcohol has been one of the greatest agencies of sin in robbing the people of this country and, by increasing their living expenses, taking away in large part their personal liberty.

The destructive trail of alcohol has been seen in every stage of this investigation. There is no criminal or criminality which is not made worse or increased by alcohol. Prostitution has always flourished more in connection with alcohol—men must have lost some of their manliness to descend to the lowest depths. Alcohol is a prolific source of disease and death and was formerly the cause of over 50 per cent of all our poverty. The boasted conviviality and sociability of alcohol generally end in violence or drunken immoral debauches, of which the country has had evidence *ad nauseam* in recent months. Alcohol is dangerous psychologically because it is a habit producing substance which is closely allied to narcotic drugs. This is the great danger signal which should constantly be kept before our young people. Says *Crime Prevention:* "Drink is the biggest single cause of crime,"

and "Prohibition from the police point of view would be a godsend to any community," and "Drink and drugs are the means by which a person born normal makes himself a defective!"[1] Dr. Alexander Lambert: "Alcohol is a paralyzer of functions, a cellular poison, and destructive of all organs, including the mind." "The alcoholic is more prone to acquire bacterial diseases, and when these are acquired he is infinitely less able to resist them." Dr. Fisk: "Old Mortality and John Barleycorn are exceedingly good cronies."

Among many reports and investigations that of Cora Frances Stoddard, executive secretary of the Scientific Temperance Federation of Boston, of the effects of prohibition in Massachusetts as shown by public statistics concerning crime, disease and poverty, is most comprehensive and conclusive. The figures and deductions of this report are confirmed by *Prohibition in Massachusetts in 1922*, just issued by the authorities. A summary of this report, which is called *Wet and Dry Years in a Decade of Massachusetts Public Records*, confirms all that has been said here concerning the evils of alcohol and also the economic wisdom of the American people in prohibiting

[1] From *Crime Prevention*, by Arthur Woods. By permission of Princeton University Press, Princeton, New Jersey.

its manufacture and use as a beverage. And it must be remembered as these comparisons are studied that in one of the so-called wet years, 1918, there was already some restriction on the manufacture and sale of alcoholic liquors due to the war, and that the population of Massachusetts has steadily increased from 3,693,100 in 1915 to 3,852,326 in 1920—an increase of 4.3 per cent. The comparisons are made with the average of the 7 license years, 1912-1918, and the average of the 2 wholly dry years, 1920-1921; 1919 being omitted as part wet and part dry.

There is room for only a very brief summary of portions of this report, but it is most illuminating:[1]

	Average of 7 Wet Years	*Average of 2 Dry Years*	*Per Cent of Decrease*
Arrests for Drunkenness	108,123	48,372	55
Arrests for Offenses Against Persons	10,608	8,642	19
Arrests for Offenses Against Property	14,256	14,619	2*
Arrests for Offenses Against Public Order	153,207	110,584	27
Total Arrests	178,071	135,846	24
Arrests of Women, All Causes.	12,943	7,884	39
Arrests of Women, Drunkenness	7,273	2,251	69

[1] From *Wet and Dry Years in a Decade of Massachusetts Public Records*, by Cora Frances Stoddard. By permission of The Scientific Temperance Federation, Boston.

* Increase.

	Average of 7 Wet Years	*Average of 2 Dry Years*	*Per Cent of Decrease*
Total Prison Population.....	5,839	2,819	52
Prison Population, Women...	732	291	60
Arrests of Youths in Boston.	3,089	2,254	27
Total Children's Cases.....	6,466	4,880	24
Deaths from Alcoholism and Related Causes.....	821	603	26
Venereal Diseases.....	12,756	8,316	35
Insanity.....	3,287	2,962	10
Insanity, Alcoholic Psychoses.	340	126	62
Poor at State and Boston Almshouses.....	4,573	2,043	55

Percentages need watching, and in this case it must be kept in mind that, with one exception, they are all figured on the larger number and so are smaller than if figured the other way. That is, there was a decrease of 24 per cent in total arrests, but it is also true and possibly more emphatic to say that in wet years there was an increase of 40 per cent over the arrests in the dry years; the arrests of women for drunkenness, 223 per cent; prison population over 100 per cent; prison population of women over 150 per cent; poor in almshouses 124 per cent more.

Supplementing these most enlightening statistics is the universal testimony of officials and social workers as to better conditions among the people. "We find a marked

decrease in the number of men made destitute by drink." "We feel that the new regime, while it is not all that is desired, is heaven on earth compared with what the old conditions used to be." "The rich may, for all we know, be as foolish as ever, but beyond any question the poor are better off." "Conditions are infinitely better in our neighborhood than they were before prohibition." "There is absolutely no demand for a substitute for the saloon."

Statistics like those from Massachusetts, and they could be duplicated from most of the States (Connecticut reports a decrease of 50 per cent in insane persons admitted to State Hospital as alcoholic psychoses, since prohibition went into effect, and in 15 of the largest municipalities the arrests for drunkenness in 1922 were about 35 per cent of the number in 1915), show the decreasing destructiveness of alcohol, but there has not yet been time enough to eliminate the anti-social results of former wet days and all available statistics include its effects. Because of the continued agitation and determined efforts to bring back alcohol there is still a considerable volume of illegal traffic. A careful estimate of the retail liquor business for 1916, wines, distilled, and malt, placed it at 2,000,000,000 gallons and

$2,500,000,000. The volume of the present business, according to various authorities, is about one tenth the amount at one quarter the cost and with one eighth the number of people indulging. In the present widespread wet propaganda the effects of wood alcohol supply many headlines, but nothing now provided can exceed in deadliness and rapidity of action the concoctions of the former saloons and dives—only the results then were normal and not news. It is a good sign when the evil results of alcohol constitute a news item!

It may be of some interest and value to determine as nearly as possible the total economic waste of alcohol at the present time. Discounting very largely the newspaper reports, it would probably not be any exaggeration to say that 100,000 persons are now engaged in the illegal manufacture, transportation, and sale of liquors and are, therefore, nonproductive. Let this number also include those who are likewise nonproductive because they are employed in the restriction and destruction of this illegal traffic. Taking the latest official statistics available, which have been used throughout this investigation, and allocating them according to the facts disclosed and the conclusions reached, the annual bill

of the waste and destruction of alcohol would be approximately as follows:

Present Volume of Business	$625,000,000
Loss of Production of 100,000	200,000,000
Loss Through Premature Death, 10,000	60,000,000
One Third Loss of Production Through Insanity from Sin	66,666,000
One Half Charitable Expenses Caused by Sin.	140,500,000
One Third Hospital Expenses Caused by Sin..	80,666,000
One Third Individual Expenses of Disease Caused by Sin	352,721,000
One Third Governmental Expenses of Disease Caused by Sin	41,752,000
One Third Cost and Loss Production of Crime	576,604,000
One Quarter Loss of Production Through Evil Effects on Human Life	500,000,000
One Third Criminal Deaths	37,666,667
One Third Accidental Deaths	33,333,333
Total	$2,714,909,000

This is the annual economic waste of alcohol, a great decrease from its former days and a bill which is being rapidly reduced under the Eighteenth Amendment. And yet there are so-called statesmen in Washington who for a couple hundred millions of revenue to the national government would be entirely willing to double the above loss to the people. And there are others who are demanding in the name of personal liberty the repeal of the Amendment.

A mad and motley crowd are these vocif-

erous defenders of inalienable human rights—a few men of national reputation prostituting their talents and influence for money; sinking politicians grasping at any straw to retain position with its emoluments; sons of great fathers selling their birthright for a mess of home-brew pottage; criminals of every depth of degradation; editors of great renown intellectually but absolutely unmoral; prostitutes and procurers; some great lawyers seduced by greater fees; jurists skilled in interpreting laws to please special interests; drug peddlers; the army of well-paid agitators, and here and there a normal citizen who really thinks he believes that the progress of the world depends upon the continuation of the right to poison himself with alcohol and have his neighbors pay the bills.

What are the sources of the funds and influences for this wet campaign?—for these saviours of the constitution are not saving it for nothing. The source of the funds for the temperance cause is well known. The majority of our citizens believe that alcohol is an economic waste and that money expended to remove it from the nation is a good investment yielding large returns. It was only when this conviction was added to the moral sentiment that the Eighteenth Amendment became pos-

sible. But who are contributing the funds for the return of alcohol—those formerly engaged in the traffic? The saloon has gone beyond recall; this is realized by all; no reason for saloon-keepers—most of whom are in better business now—to contribute. The great majority of the breweries and distilleries have been converted into productive industries with many more employees than before, and their owners are no longer interested in the question. True, some persons will contribute because they want it back for personal indulgence, but these do not justify by their standing or resources a tithe of the attention and support which this campaign is receiving from the majority of the metropolitan press. The intelligent editors of these papers must know they are on the wrong and losing side. What influences are compelling them to stultify themselves? There is a rapidly growing conviction that this whole anti-prohibition movement is simply intended to divert the attention of the people from other large unsettled economic questions, and that it is liberally financed by profiteers, exploiters, and conversionists to enable them to retain and continue their plunderings. This would fully explain the whole movement and its influence over many in high position. Shall it succeed?

Prostitution

This is another citadel of evil built rather upon the unchangeability of human nature but still having "personal liberty" prominent in its foundation. "Prostitution is the oldest profession in the world." "You can't change human nature." No doubt natural desire will and must remain, but the abuse of it, especially when fostered and incited by commercialized evil, need not and must not remain. As the *Social Hygiene Legislation Manual* states clearly: "The profits in prostitution are what make it the tremendous problem it is. These profits are provided by the men customers to the prostitute. In communities where commercialized prostitution thrives, the bulk of these profits pass to third parties, including the pimps, the procurers, and the madams. All these are in the business not for their health but for the money they can get out of it; therefore they must make it pay. If trade becomes dull, they must stimulate it; if customers drop off, they must institute new methods of advertising and soliciting. If the business is attacked, they must defend it by whatever methods will cause it to continue to exist. Thus an artificial trade is kept stimulated and a demand created that only a continuous body of fresh recruits can supply.

"But does such a business have to exist? Who are they who defend it? They are those who exploit or protect prostitution for profit —the pimps and the madams who fatten off the prostitutes; the owners and operators of hotels, rooming houses, and apartment houses; chauffeurs, bell-boys, dance hall and cabaret proprietors who cater to assignation or prostitution; politicians and officials who encourage or tolerate violations of the laws for political or financial gain; 'shyster' lawyers, bail-bond sharks, and doctors who in the name of justice or public health defeat justice, corrupt officials increase disease and line their pockets with blood money." No evil enlists in its support such a vile company of men and women.

Some results of prostitution have been considered in connection with venereal diseases, insanity, and feeble-mindedness, but some additional facts may help to make clearer the real danger of this cancer which is eating into the vitals of our country.

The first outstanding fact is that 33 per cent of all prostitutes are feeble-minded and therefore easily the victims of their own desire or the schemes of others. They are thus naturally unfitted to cope with the abnormal conditions and dreadful consequences of their lives. It is doubtless due largely to this fact

that all regulations, examinations, and precautions, by which the segregated district was sought to be supported, failed absolutely. Moreover, prostitutes as a class are addicted to the use of liquors and narcotics, thus further reducing their responsibility and increasing the danger of contagion.

From 90 to 95 per cent are venereally diseased; nothing can add to that frightful statement except the more frightful facts that 90 per cent of all sexually acquired syphilitic infections in men are acquired from prostitutes either professional or amateur, and that syphilis, as has already been demonstrated, is our greatest killing disease. The Report of the Vice Commission of Louisville, Kentucky, gives the following startling data: Statistics show that 75 per cent of all surgical operations performed on women, that 80 per cent of all deaths from inflammatory causes, that 60 per cent of all work of physicians resulting from diseases to women are all caused by venereal infections of one sort or another; that at least 70 per cent of all children who die shortly after birth are infected with venereal disease; that 30 per cent of all insanity is caused by syphilis alone; that nearly 80 per cent of all ophthalmia is caused by venereal infection, and that fully 20 per cent of all

blindness is directly traceable to the same cause. Says Lydston in his great work on *Diseases of Society and Degeneracy:* "Prostitution is responsible for a large proportion of the diseases that afflict humanity and for a tremendous aggregate loss of workers' capacity and monetary outlay on the part of the afflicted. Disease-producing vice and vice-producing disease, therefore, go hand in hand."[1]

While some see the beginnings of prostitution in a justified sacrifice of virtue for religious and national reasons, its whole history and present status show it to be only evil and destructive. Defenders of the unchangeability of human nature have advocated the plan of segregation and supervision practiced so largely in Europe. The experience in this country is wholly against the segregated or red-light district, and the comprehensive investigations of Abraham Flexner as disclosed in *Prostitution in Europe* proved conclusively that it is a failure everywhere. As the report of the Chicago Vice Commission declares, there must be "constant and persistent repression of prostitution, as the immediate method, with absolute annihilation the ultimate ideal." Official or public recognition of any evil only

[1] From *Diseases of Society*, by Dr. G. Frank Lydston.

gives it a respectability and standing through which it can grow faster and destroy more. The great demonstration of this statement is the support which the liquor traffic received through its licensing and taxation by the federal government. This official recognition enabled it to increase until it became a destructive factor of such magnitude that the people in self-defense destroyed it.

The great campaign—educational, restrictive, and preventive—which has been waged in this country for some years against prostitution is producing good results, but much remains to be done—and it must be done. At the beginning of this campaign, or about ten years ago, it was estimated by Stanley W. Finch, chief of the Bureau of Investigation of the Department of Justice (Senate Document No. 982, 62d Congress, 3d Session), that there were 250,000 women and girls engaged in prostitution in this country, that no less than 50,000 men and women were engaged in procuring and living on the earnings of these prostitutes, and that not less than 25,000 young women and girls were annually procured for this traffic.

Behind the words "procured for this traffic" lie all the deviltry and horror of the "White Slave Traffic"—the fiends organized for the

deliberate deceit, seduction, and abduction of young girls and women to place them in houses of ill-fame and lives of shame. The response of the American people to the revelations concerning this traffic give courage to those who believe in the fundamental goodness of human nature. Severe laws and penalties through the Mann act and State legislation have greatly diminished this traffic, but it is by no means ended. Some authorities state that 100 girls disappear in this country every day, and that the majority of them, willingly or unwillingly, enter upon an evil life. Others say that 60,000 are required every year to supply the places of those who have paid the final penalty or no longer attract.

The present number of prostitutes cannot be definitely determined, but probably lies about midway between the 250,000 of Finch and 50,000 of the American Social Hygiene Association, and which probably is intended to include only those in houses of ill-fame. Allowing for the effect of the campaign against prostitution, but considering also the effects of the war and the present orgy of extravagance and pleasure, 150,000 (which is 50,000 less than Woolston's estimate) may be considered as a conservative number. Kneeland, in *Commercialized Prostitution in New York City*, from

careful investigation and reliable statistics places the earnings of prostitutes at no less than $10 per day. This would make the total amount paid by the patrons of the vice $450,000,000, counting 300 days only per year. Something has already been said about the different persons who share in this blood-money (of which the prostitutes as a rule get a bare living), but as this has no economic significance, except as part of the great fund which we are paying yearly for the support of criminals out of jail, it will not be followed further.

In reference to the loss of production of those engaged in this vice, some of the 150,000 have other occupations, but it would be safe to estimate 100,000 as nonproductive. With the small average of $800 per year this would make an annual economic loss of $80,000,000. Those running the business have already been included in the criminals out of jail. And to this must be added the costs of insanity, blindness, correction, and the expenses and loss caused by the results of venereal diseases contracted from prostitutes.

According to the facts presented and conclusions reached, the total annual economic waste of prostitution is:

Expended by Patrons	$450,000,000
Loss of Production	80,000,000

Loss Through Premature Death	$140,000,000
One Third Loss Production Through Insanity.	66,666,000
One Half Loss Production Through Feeble-mindedness	100,000,000
One Third Individual Expenses of Disease Caused by Sin	352,721,000
One Third Governmental Expenses of Disease Caused by Sin	41,752,000
One Third Charitable Expenditures Chargeable to Sin	93,000,000
One Third Hospital Expenditures Chargeable to Sin	80,666,667
One Third Cost and Loss of Production of Crime	576,604,000
One Quarter Loss Production Through Decreased Energy	500,000,000
One Third Premature Criminal Deaths	13,333,333
One Third Accidental Deaths	33,333,333
One Third Criminal Deaths	37,666,667
Total	$2,565,743,000

Well did the wise man of old say: "My son, lay up my commandments, that they may keep thee from the strange woman, for he that keepeth company with harlots wasteth his substance and at thy latter end thy flesh and thy body are consumed."

Narcotic Drugs

"Personal Liberty" receives another blow when legislation is passed against the use of narcotic drugs. This is strictly a personal matter, according to the "defenders of the Constitution," and there should be no inter-

ference with it. But the Public Health Law of New York State declares that "The habitual use of cocaine, opium, or its derivatives is hereby declared to be dangerous to the public health and safety," and, therefore, personal liberty must, as always in any form of social government, be subordinated to the public good. In fact, the economic practical reasons must always take precedence of the theoretical and general, which are only attempts to determine a priori what is best. (Here arise the different schools of constitutional interpretation, the one holding fast to the letter and the wisdom of the fathers, the other seeking to adapt it to the new conditions and needs of the people.) As has been stated before, there is an absolute unity here when once all the laws and facts are understood. However strong may be the constitutional safeguards for personal liberty, any personal conduct which is anti-social must be restricted for the public welfare or the general personal liberty, which is more important by far than any individual personal liberty. Therefore narcotic drugs, prostitution, and alcohol are rightfully legislated against in the interests of real personal liberty.

Some years ago, when the properties of cocaine were discovered and utilized in med-

icine and surgery, the late Dr. James M. Buckley, a distinguished alienist and student of narcotic drugs, then editor of The Christian Advocate, predicted that in a short time the use of cocaine would be perverted and out of it would arise a habit of great potential evil. This view was ridiculed by many at the time, but its author lived to see it become a fact, and to-day one of the greatest agencies in sapping the physical, mental, and moral vitality of our country is this widespread use of narcotic drugs.

The claim that prohibition has been the cause for a great increase in the number of drug users seems mostly a *post hoc ergo propter hoc* argument with little to support it. There has always been a close connection between alcohol and other drugs, and the reasons, or lack of reason, which justified the one justified the other also. The saloon, with its attendant prostitutes, was the distributing center for drugs, and the anæsthesia sought in alcohol was naturally followed by the larger degree of forgetfulness and irresponsibility conferred by drugs. In one way prohibition may have indirectly contributed to an increase in the use of narcotic drugs. Many of the persons who were engaged in debauching their neighbors by alcohol, when deprived of this occupation,

naturally turned to the illegal sale of drugs. Let it never be forgotten that the real source of the so-called demand for alcohol and other "foundations of personal liberty" is in the money that is made from them. If all the profits could be eliminated from alcohol, prostitution and narcotic drugs, and those making and those sharing these profits in any way were excluded from these advocates of personal liberty, the propaganda would speedily collapse.

The status of narcotic drugs in an inquiry into the economic waste of sin arises from the expenditure of money for that which is destructive, in the loss of production through impaired physical and mental powers, and in the expense to the public through increased crime and the necessary additional support of dependents. Dr. Maurice Parmelee, in *Personality and Conduct*, says: "But in the long run a drug habit is almost invariably more insidious and more difficult to break than alcoholism. A drug habit destroys physical and mental health and causes moral degeneracy even more effectively than alcoholism. Since a drug does not usually excite its user in the same way as alcohol, it is not very likely to lead immediately to a crime of violence. But the constant use of drugs incapacitates the

user for productive labor and destroys the moral character, so that the drug addict is more or less prone to drift into crime."[1] *Traffic in Narcotic Drugs* declares: "That habit-forming drugs produce a marked physical and mental deterioration in individuals addicted to their use." "That addicts are usually lacking in moral sense," that "Cocaine and heroin lead to violent crimes," and that "Anyone repeatedly taking a narcotic drug over a period of 30 days, in the case of a very susceptible individual for 10 days, is in great danger of becoming an addict. And, when addiction has been established, it is impossible for the individual to discontinue the use of the drug without outside assistance."

There have been many investigations and much has been written about the extent and effects of the narcotic drug habit, but the most comprehensive and reliable information at this time is comprised in the Report of Special Committee of Investigation appointed March 25, 1918, by the Secretary of the Treasury, which was published by the government in 1919 under the title *Traffic in Narcotic Drugs.* Some of the social, economic, and international rela-

[1] Reprinted by permission of the Macmillan Company from *Personality and Conduct,* by Dr. Maurice Parmelee. Permissions granted apply to United States only.

tions of this traffic are also disclosed in Report 3852, House of Representatives, 67th Congress, 2d Session, on the "Importation and Exportation of Narcotic Drugs."

As in previous cases, the question of personal guilt is not under consideration, simply the economic results of an anti-social and therefore sinful habit. One of the horrors of this business is the devilish ingenuity with which new victims are sought and especially the use of narcotics in capturing girls for the white slave trade. In *Traffic in Narcotic Drugs*, the causes for 4,659 cases of drug addiction were given by physicians and officials as follows:

		Percentage
Direct Administration by Physicians...	477	10
Physicians' Prescriptions.....	720	16
Self-medication and Use of Nostrums..	341	7
Association with Addicts.....	2,476	54
All Other Causes.....	625	13
	4,639	

According to this over 25 per cent of the cases are due to the administration or use of the drugs by physicians. This is significant in connection with the statement of Doctor Towns, that probably 2 per cent of all practicing physicians and thousands of nurses and druggists are addicted to narcotics. Seven per cent of the cases arose from self-medication

of persons for chronic diseases and from the use of nostrums containing habit-forming drugs. Fifty-four per cent were caused by association with addicts, which includes the deliberate selection and ruin of victims by drug peddlers, and in this work the help of prostitutes is largely employed.

The number of addicts in the United States has been estimated, by various persons and authorities, based upon surveys of different sizes and values, at from 200,000 to 4,000,000. Based upon 103,000 addicts or 1.8 per cent of the population in the city of New York as reported by the Health Officer, the total in the country would be 1,926,000; or 1,712,000 based upon the report of the Massachusetts Committee on Habit-forming Drugs. Mr. L. S. Hinckley's estimate is 2,000,000, and Dr. Charles B. Towns' 1,500,000. Taking all known facts into consideration, the committee appointed by the Secretary of the Treasury decided that the number of addicts in this country probably exceeded 1,000,000 in 1918. In view of the constantly increasing activities in this business an estimate of 1,200,000 addicts in 1923 would be fully justified and supported by most of the investigators, many of whom would increase the number. Dispatches from Washington in November, 1923, state that statis-

tics gathered by local and government authorities show that one person in every 73 in this country is a drug addict, or 1,450,000. As confirming this, some recent statements in relation to this traffic are given herewith: Judge Harry S. McDevitt, of Philadelphia, told the grand jury that there were 30,000 drug addicts in the city and that they were supplied with narcotics by at least 1,000 dealers and agents. A judge in Norfolk, Virginia, stated that there were 20,000 persons in Norfolk addicted to the use of narcotic drugs or engaged in the traffic, and he said emphatically that he knew what he was talking about. Dr. B. R. Rhees estimates the number of persons using narcotics in the District of Columbia at this time to be approximately 3,000. And the recent disclosures at Hollywood reveal the increasing number of victims.

Opium and coca leaves and their derivatives are the principal drugs used as narcotics and their consumption in this country has steadily increased from the date of their introduction. It has been stated that 80 per cent of the imports of these drugs are used for other than medical purposes. This country consumes per capita 13 to 72 times as much opium as the principal nations in Europe. And in these calculations no account is taken of the large

quantities smuggled into the country. According to *Traffic in Narcotic Drugs*, the legitimate wholesale trade in opium and coca leaves averaged $20,000,000 per year from 1910 to 1915, and the illegitimate underground trade was estimated at an equal amount, or $40,000,000 in all. The State food and drug commissioner of one of the States having stringent regulatory laws has computed that the average annual expenditure for an addict to satisfy his addiction amounts to $61.18. With 1,200,000 addicts this would make $73,416,000 per year. These figures are undoubtedly based upon the market prices of the drugs and do not take into account the extortion practiced by peddlers upon the victims of the habit. Drugs purchased abroad for from $4 to $6 per ounce when smuggled into this country are sold to organized gangs of distributors for from $40 to $60 per ounce and then through peddlers retailed to addicts for approximately $1 per grain or $480 per ounce. If this part of the traffic—and it is no inconsiderable part—be considered, an expenditure of $100,000,000 annually by the users will be a very conservative amount.

But there is a much larger economic waste through the use of narcotic drugs. It is not possible to estimate the value of the constant

deterioration effected in addicts by the use of drugs, but the committee appointed by the Secretary of the Treasury obtained figures relating to the employment of addicts. After a careful analysis of these figures, as well as those obtained by other investigators who have made a study of this problem, they concluded that at least 25 per cent of the addicts are not steadily employed in gainful occupation. This would represent, therefore, 300,000 unemployed addicts in the United States. Taking their productive capacity as half of the normal established before, $2,000, this would mean a total annual productive loss of $300,000,000. No account is taken of the army of persons engaged in the traffic, as they have already been included in the criminals out of jail.

The treasurer's committee also found that addicts might be divided into two classes—one class composed almost entirely of addicts in good social standing and the other class made up principally of addicts of the underworld. With respect to the addicts of good social standing, the evidence obtained by the committee pointed to the physician as the agent, mostly, of course, unintentionally, through whom the habit is acquired in the majority of cases. The addicts of the underworld in nearly all cases acquired the habit of using these

drugs through his or her associates. To these agencies must now be added those who deliberately, for the financial profit that can be realized from the traffic, seek to fasten the habit upon persons of all conditions and ages—to ensnare and secure victims for the white slave traffic and to insure continuance in relations with prostitutes. Without assuming any responsibility for their theological views on hell, it is a great satisfaction to quote here what two well-known physicians and students of this problem think of the persons engaged in the traffic in narcotic drugs.

Says Dr. Charles B. Towns in *Habits that Handicap:* "It is unfortunate that science has moved hell out of the universe, for only in the hottest corners of hell could adequate punishment be meted out to the worse-than-murderers who enslave the souls of men and women with drugs."[1]

Dr. Royal S. Copeland, recent health commissioner of New York City and newly elected United States senator from New York, declares: "It is safe to say that in all New York, one person in thirty is a victim. During one month one drug store sold five hundred

[1] From *Habits That Handicap*, by Charles B. Towns, M.D. By permission of Funk & Wagnalls Company, New York City.

ounces of cocaine, enough to send two thousand five hundred people to hell. And worse than all is the fact that there are physicians, members of my own profession, writing from one hundred to two hundred prescriptions a day for twenty-five cents a prescription. They should be boiled in oil; and if there is a hell, they should go there and sizzle for eternity." This from a public report.

It is a great relief sometimes to have another express your sentiments in terms more emphatic than you would feel justified in using!

The total annual waste caused by narcotic drugs may be summarized:

Expenditures	$100,000,000
Loss of Production	300,000,000
Premature Deaths	120,000,000
Decreased Energy	200,000,000
Total	$720,000,000

NOTE: It must be borne in mind that the tables, in this chapter, which make a distribution of the economic wastes of alcohol, prostitution, and narcotic drugs, affect in no way the total economic waste of sin as determined by this investigation. They are merely an endeavor to distribute among several of the most active agencies of sin the amount of their destructiveness. Because of the

intimate and reciprocal relations of these agencies no distribution of their results can be demonstrably accurate. Many will object to certain items or amounts in these tables and others would include more, but the total loss is unchanged by any method of distribution.

CHAPTER VII

CONCLUSION

THE figures arrived at in the progress of this investigation into the economic waste of sin were based upon official statistics and authentic statements and conclusions fully given and explained as the work proceeded. The magnitude of the total impelled to a careful review for the purpose of eliminating any possible errors or duplications. The final definite figures are here assembled.

TOTAL ANNUAL ECONOMIC WASTE OF SIN

By Crime	$3,329,813,788
By War	3,854,352,670
By Disease	1,583,422,285
By Poverty	473,000,000
By Loss of Life and Energy	2,573,000,000
By Alcohol	825,000,000
By Prostitution	530,000,000
By Narcotic Drugs	400,000,000
	$13,568,588,743

Even in these days of large financial transactions and great governmental expenditures, the total amount is startling and almost incomprehensible. It is difficult to realize that an

amount equal to one sixth of the total production of our country is annually wasted by sin and its agencies. This amount is also equal to 150 per cent of our total annual increase in wealth; if it were not for sin, we would be accumulating at the rate of over $20,000,000,000 per year instead of $8,000,000,000! In fact, the very magnitude of the figures raises the question of their possibility. How have we been able to waste this vast sum each year and yet continue to prosper as in many ways we undoubtedly have prospered? An answer to this question is not only pertinent but will be helpful in the final conclusions.

In the first place, the vast natural resources of our country have not only enabled us in large part to bear this burden, but by their very profusion have made us careless about watching expenditures. With land, forests and mines of apparently unlimited extent and inexhaustible supplies, with transportation facilities making their products available to all, we have had an abundance and a surplus for others in spite of our waste. Never in the history of the world has there been such a prodigal exploitation of natural resources as in the development of our country. The mines will probably continue their supply for centuries, but there is somewhere in the future a

definite time for the absolute exhaustion of their irreplaceable riches. Our forests are rapidly disappearing and some of the greatest economic constructive work being done to-day is in connection with their propagation and conservation. The relative prices for the products of mines and forests will constantly increase.

But it is in connection with land that the economic waste of sin assumes especial importance. Dr. Josiah Strong, in *Our Country*, published in 1891, laid great stress upon the rapid diminution and approaching end of our public lands, and the influence of this event upon many of our social and economic problems. In fact, he quotes Carlyle and Macaulay as foreseeing, in this event, the great test of our republican institutions and government. The wonderful progress in transportation and the marvelous increase in production by the use of natural forces and machinery have no doubt removed some of the dangers, but land, as fundamental to life through the production of food, still remains the greatest factor in all human progress.

The last annual report of the Department of Agriculture contained this significant passage: "Our own population is increasing rapidly, and within a very few years home needs will require most of what we grow. We cannot

increase our land area. We now have under the plow practically all the land that is easily available for cultural purposes. We can add to our productive areas by reclaiming wet land, by clearing cut-over lands, and by irrigating dry land. These additions must be made at considerable expense and can be made wisely only after thorough study of the character of the land, its location as to markets, and its adaptability to produce what the market needs." This statement reveals that the limit of our naturally productive land has now been reached, and hereafter only by the expense of some form of reclamation can the area be enlarged, and that only by an ever increasing expenditure per acre.

But a much more serious problem is the constant deterioration in the productiveness of land. While some theorists maintain that land renews its fertility, the practical farmer knows that it does not. Science has determined just what elements and how much of each one every crop removes from the land. Many of these, like phosphorus, potassium, calcium, and others, can be renewed only by the efforts and at the expense of man. Nitrogen, one of the elements most utilized in the production of food, can be renewed to some extent at least by the cultivation of certain plants, but this

means the sacrifice of a crop. The known natural supplies of nitrogen available for agricultural purposes are limited and are increasing steadily in price. The fixation of nitrogen from the air for fertilizing purposes is rapidly becoming one of the great industries of the world and is of vast international economic import.

In consequence of this deterioration in the productivity of land, many of the great mid-west agricultural States, the fertility of whose soil was at one time assumed to be inexhaustible, are now obliged to use great quantities of commercial fertilizer to maintain their normal crops. Recent bulletins issued by the American Farm Bureau Federation contain some important information. The annual expenditure of farmers for fertilizers has increased from $115,000,000 in 1910 to $326,000,000 in 1920. Assuming only 80 per cent of this rate of increase for the next decade, the expenditure in 1930 would be $807,000,000. Of the 27 States whose use of fertilizer increased over 200 per cent in the last decade 16 were in the Mississippi valley. While Belgium uses an average of 235 pounds of fertilizer per improved acre, Germany 150 pounds, and Great Britain 115 pounds, the United States uses only 28 pounds!

These outstanding facts, which confront the whole nation as well as the farmers, make the development of Muscle Shoals and similar powers for the production of fertilizer such a vital question. The increased use of machinery in farming has definite bounds and cannot appreciably offset the deterioration and limitation of land. The cost of food production in this country is certain to increase steadily, and unless prompt measures are taken for the improvement of the agricultural situation it will not be many years before we shall become a food-importing nation. We cannot depend much longer upon our bountiful resources to help absorb this great economic waste of sin.

The above statements have just been confirmed by a bulletin from the Department of Agriculture stating that for the first time in our history agricultural imports exceeded exports in the year ending June 30, 1923. Imports were valued at $2,315,000,000, exports at $1,927,000,000. The present temporary situation in connection with wheat must not cause us to overlook the real situation.

Again, this burden of waste has been carried by means of the great developments in power and machinery. By utilizing more and more the forces of nature, in combination with most ingenious and almost human mechanical de-

vices, the productive power of mankind has been multiplied manyfold. But instead of ministering to the common welfare a large proportion of this increased production has been absorbed by the waste of sin. The entire output of water powers, electricity, gasoline plants and machinery is, if not literally, really devoured by sin. According to the Census of Manufacturers for 1919, the entire value of our manufactured products for that year was $62,418,078,773. The economic waste of sin was equal to 22 per cent of that entire production. Or, taking $40,000,000,000 as the approximate amount of wages per annum the elimination of this waste of sin would have allowed an increase of over 30 per cent. Capitalists and labor leaders fight each other for larger returns, and the results are decreased production with increased costs. If they would join hands and fight sin, instead of standing up for it and its agencies, as some of them do, there would be enough for both with some left over for the general public. That these great material results from cooperation with natural laws, as they have been discovered and applied by mankind, should be largely dissipated in the maelstrom of the destructiveness of sin is not very creditable to either our intelligence or our morals. It is a waste not only of human

energy and production but also of natural resources which cannot be replaced.

Another way in which this great amount has been absorbed is by the easy method of going into debt. Mr. Wells may not be entirely correct when he attributes the decay of the Roman Empire in large part to the abundance of money and easy credit, but it is certain that ability to borrow leads to extravagance and excesses in nations as well as individuals. Our national debt of $22,000,000,000 is entirely due to war, as, in fact, are practically all national debts. Had the duration of the World War been determined by the actual tangible assets of the nations involved, it would have been over in six months, but by issuing obligations and mortgaging the future it was prolonged for four years. And now Great Britain, one of the richest of them all, has arranged to meet its indebtedness to us on terms which extend the payments over two generations! The great increase of State and municipal indebtedness in this country is causing profound anxiety in many quarters—financial as well as governmental. The objects for which they are incurred are always those which appeal to good citizens, but the conservation of the resources which have been absorbed in the conflict with sin would have rendered much

of this indebtedness unnecessary. Moreover, it is perhaps a form of sin itself to transfer to posterity duties and obligations which this generation should have met.

And another contribution which enables us to pay for the destructiveness of sin is made through the high cost of living. Aside from the indirect participation in all the other ways by which the waste of sin is paid for, the individual citizen must stand and deliver his personal contribution. First in the shape of increased taxation. Recent statistics show that one sixth of the incomes of this country are now absorbed by taxation. Says the National Industrial Conference Board in a recent report: "The tax bill in the United States is fast making inroads on the surplus necessary for economic progress and threatens materially to hamper our growth, especially in view of the uninterrupted rise in local government taxes." A large percentage of these taxes, as has been shown before, is used in the conflict with sin.

In addition to taxation, the great eleemosynary expenditures rendered necessary by sin are, as previously demonstrated, met in large part by contributions from individuals. But supplementary to taxation and charity the individual citizen pays for the waste of sin

through increased costs for every necessity of life. This waste of sin either increases the cost of production, which is always passed on to the consumer with increments, or it reduces production which again increases the price. Analyze any ordinary transaction of domestic economy, and the effects of this enormous waste can be traced either actually or potentially. That the present price of fuel is due to unfair combinations, excessive profits, and definite illegal and sinful actions is common knowledge supported by recent official reports. The lack of adequate housing capacity and the consequent exorbitant prices for rents, with the resultant unsanitary over-crowding, are also well known. The economic waste of sin for one year would build over 2,000,000 houses at $6,500 each, providing accommodation for 10,000,000 people, and in less than two years would solve the entire housing problem as given in Senator Kenyon's report to the Senate.

Statesmen, financiers, and economists have searched heaven and earth to discover the causes for the high cost of living, but until they find the abode of sin they will not be successful. Sin, through great wars, destroying the work of decades and halting the progress of the world; sin, by perverting and hindering normal economic and social development; sin,

by sapping the vitality and diminishing the productive capacity of the human race; sin, by a great volume of nonproductive expenditures which increases the cost of every necessity of life; sin, by these and other evil agencies, is the fundamental, dominating cause of the high cost of living. The destructiveness of sin is not merely a theological truth but a tremendous overwhelming economic fact.

Other means by which this great bill for the waste of sin has been paid might be cited; but it is believed that enough has been said to meet any objection to the bill simply because of its size and to demonstrate that some resources for its payment are decreasing.

Another interesting distribution of the waste of sin would be:

Expenditures	$5,845,938,743
Conversion	1,600,000,000
Loss of Production	6,122,650,000
Total	$13,568,588,743

The expenditures represent definite amounts of production contributed by the producer in various lawful ways which have been fully detailed as the investigation proceeded. The amount of conversion is that which has been wrongfully and for the most part illegally taken from the producer. The loss of production is

what society loses because of the ravages of sin-produced diseases, the idleness of criminals in and out of jail, the nonproductiveness of war and other employments, and the absorption of energy in the warfare against crime and other manifestations of sin. Sooner or later the entire question of nonproduction in its broadest meaning and application must receive definite consideration. There is generally a wide distinction morally between the non-producing criminal who lives off of society by conversion and the nonproducing citizen who lives in society by means of inherited wealth; but economically they are of exactly the same standing—both parasites. As world competition increases there will be no room for the loafer in either dive or club. Society lives upon production, and whoever has no part in production, or the constructive activities allied with production, is simply living as an economic pauper supported by others. The extent of his expenditures or the lavishness of his display does not change his status, and all disbursements for the support of a nonproducer in Fifth Avenue or Sing Sing are an economic waste. At present this may be only an academic question, but there is coming a time in every government by the people when non-production will be anti-social and illegal. The

present ostentatious and bizarre expenditures of the new-rich and so-called upper classes are fast hastening that day in this country.

An approximate distribution of the annual economic waste of sin among the direct causative agencies would be:

War	$3,854,352,670
Alcohol	2,714,909,000
Prostitution	2,565,743,000
Narcotic Drugs	720,000,000
Conversion and Other Sins	3,713,584,073
Total	$13,568,588,743

Most of the waste through war, as has already been shown, is the continuing burden of past wars which is a national debt of honor and must be met. Everything possible should be done by our government to prevent future wars at home and abroad and opportunities should be sought to exercise every influence which we possess for this purpose. Our attitude should not be merely one of passive receptivity but of active agency by every available means. It is essential to bring this about that the individual citizen should cultivate thoughts and motives of peace. Hatred, prejudice, racial antipathy, and unfair competition must be restrained; and friendship, justice, equality, and cooperation be fostered.

But nearly $10,000,000,000 a year of this

economic waste of sin is accomplished through agencies and by methods which are not only anti-social and sinful but illegal. That is, this vast waste is effected in large part through the violation of laws which have been enacted by the people for their protection. It is a singular fact that while society has correctly diagnosed its maladies and prescribed the proper remedies, it has failed so largely in administering them. It is simply repeating the experience of the individual who fails to live up to his ideals and makes plans for improvement which are never carried out.

"You can't make people moral by laws" is a favorite dictum of those who place personal liberty above civic obedience and selfish gratification above the general welfare. It is not known that anybody, anywhere, ever said you could, but that does not prevent the repeated iteration of this trivial commonplace whenever the enforcement of the laws is proposed. The primary purpose of human laws is to insure the welfare and prosperity of the people. To do this effectively it becomes absolutely necessary to restrict and destroy those manifestations of immorality which are harmful alike to citizen and society. The law cannot and does not assume to change the moral status of an individual, nor can it always

prevent him from injuring society and its members through his personal immorality or lawlessness; but it can and should so punish him for his act that he will not repeat it and that others may be deterred from any similar wrongdoing. These anti-social acts may range from the maintenance of a simple nuisance to a bank robbery, or from exceeding the speed limit to murder. So legislation against alcohol, crime, prostitution, and narcotic drugs is, of course, not intended to change the moral nature of anyone but to protect society and its members from evils which a great majority of the people have decided are destroying their productiveness, prosperity, and happiness. Laws must consider first of all the welfare of the many, and personal liberty ends where the general injury begins. Sin has both moral and economic relations, but the enforcement of laws for the protection of society is not necessarily a moral but a civic act.

And in a great campaign for the enforcement of the law lies the possibility of larger financial and social returns than from any other question now before the people of this country. The annual waste of sin, exclusive of the contractual obligations for war, is over three times more than the entire national government budget and 25 per cent more than all annual national,

State, county, and municipal expenditures. And by far the greatest portion of suffering and sorrow and all social maladjustments results from the failure of society to protect itself through its own enacted statutes.

The primary agents in a great movement to enforce the laws would naturally be all public officials, the persons who have been selected by the people to secure their safety and protect their rights. These officers have sworn to enforce the laws and possess the proper power and authority to enable them to perform their duty. The policeman on his beat, the judge on the bench, legislators and governors, Congress and President all have as their first duty the upholding and enforcement of the law. This is the prime function of all government, and the neglect of it endangers all government. But there is to-day a nonenforcement which is practically a nullification. Persons appointed to administer the laws sit in judgment upon them and supplant the public mandate by their personal opinion. Many times, profiting by the violation of law, they set the example to others and thus undermine all authority and respect for government. And often the nonenforcement is directly due to the failure of the citizen to perform his civic duties. The recent report of the special

committee of the American Bar Association on Law Enforcement says: "One serious obstacle to the enforcement of the criminal law arises from the attitude of the law-abiding citizen when called upon to aid in its actual administration. The American temperament adjusts itself to sympathy with the accused and a corresponding disregard for the rights of the public. In cases where much public feeling is aroused the man of affairs too often deserts the cause of justice. Chief Justice Scanlan, of the Criminal Court of Chicago, referring to some labor trials in his court a few years ago said: "Three hundred and eighty business men were called for jury service and three hundred and seventy-nine perjured themselves out of the jury box. The ultimate enforcement of the laws rests upon the jury box. If the average American citizen had, without sympathy or prejudice, performed his duty, this terrible record would not have to be written."

To have ten thousand more criminals in our prisons and penitentiaries within the next six months would be of incalculable value to our country. The chiefs of police know these persons and could put their hands upon them at once; but, because of official and political protection, the complexities and loopholes of

the laws, and the widespread repudiation of civic responsibilities and duties by citizens, they cannot imprison them. The enforcement of the laws designed to prevent the waste of sin will be fully effective only when supported by an aroused and militant public opinion demanding that public officials faithfully perform their sworn duties. To secure this awakened public opinion there must be utilized many agencies which hitherto have held aloof from what was considered largely a question of morals, but which is in truth also a tremendous financial problem.

Chambers of Commerce, Boards of Trade, Manufacturers' Associations, Engineering Societies, and all other organizations, local, State, and national, for the development of natural resources, enlargement of commerce and increase of production, should be vitally interested in a conservation possibility of $10,000,000,000 per year. Their largest projects and greatest increase in efficiency do not comprehend any such addition to the public wealth. To stop an actual economic waste of $1,000,000 is exactly equivalent to a new development or industry which distributes that amount in the community. And when it is an economic waste of sin that is stopped there are far greater gains in alleviation of human

suffering, improvement in health and efficiency, increased attractiveness of the community, and better foundations for permanent and enlarged prosperity.

Organized labor is another of the great forces in our country to whom such a campaign of education should appeal and which might become a potent influence in it. Their efforts in the past have been confined almost entirely to improving their condition by contesting with the other factors in industry for a larger share of the product and little attention has been paid to the conservation or proper use of their portion. As has been shown above, there is nothing which offers to-day to the producers of this country such possibility of increased returns and improved environment as the removal of this incubus of the expense of sin. There is here such an obvious gain, such a demonstrable exhibit of improved financial and social conditions, that under the right leadership there would be no difficulty in arousing the great majority of these organizations to action against these destroyers of their homes, their families, and themselves. In the light of these facts and figures how can any intelligent labor leader advocate the return of alcohol as desirable and beneficial? Is there here one of those combinations

between profiteers and labor leaders by which the interests and welfare of both labor and the public are sacrificed for the enrichment of a few? Increased production and decreased sin alike mean enlarged resources and prosperity. The campaign against sin is a logical and necessary complement of any program to secure greater returns for time and labor, and if once the producers of the country are enlisted in this movement for conservation, success is certain.

Another great potential agency in this effort to arouse an enlightened public opinion is the members of the medical profession, individually and through their various associations. In the eradication of disease—and the apparent destruction of their own calling—the wonderful progress being made is actually conferring length of days upon mankind. Says Dr. Eugene Lyman Fisk in a recent letter: "It is shown that there has been an increase in the expectation of life at birth of eighteen to twenty years in the past century and nearly ten years of this extension has taken place in the past twenty-five years. The life tables for 1920 show an increase in the expectation of life of about four years in the decade 1910 to 1920." Irrespective of theories or schools, the inevitable evil consequences upon body and mind of certain sinful habits and practices should

be constantly asserted and demonstrated by physicians as a warning and deterrent. No one knows better than they or can more effectively convince their patients. While there are physicians who are betraying their profession by assisting in the illegal sale of narcotics and alcohol, the large majority are men and women who would welcome a great movement to rescue human lives from the destruction of sin. Those who have so bravely and successfully increased human lives by fighting yellow fever, smallpox, hookworm, diphtheria, typhus, plague, and other scourges of the human race will gladly aid in combating the self-administered destructiveness of alcohol, drugs, and venereal diseases.

The whole power of our entire educational system should be utilized to develop and guide public sentiment upon this vital question. This is the great agency to increase the efficiency and productiveness of citizens and has branched out into many lines of industrial arts and trades. Why should it not be utilized to help conserve to these citizens the result of its training and teaching? Why should they be educated and developed to a larger usefulness and not be taught that which, if not learned, will rob them of all the benefits of their spent time and labor? Remember it is

not religion that is to be taught, nor even morals, but the fundamental relation between success and health and prosperity, and adherence to the moral law. Or, conversely, let them be taught the inevitable consequences of incapacity, failure, disease, and death from violation of the moral law even so far only as it is accepted and supported by the statute books of our country. This would seem to be a logical and important field for valuable educational work. The teaching of the physiological effects of alcohol was a most profitable investment, and there is no reason why instruction of this kind should not be expanded to cover some of the other effects of alcohol, and to include at the right age and in the right way information concerning other destructive vices. What can be more important for our children to know than the great economic destructiveness of sin, and what offers larger possible returns upon expenditures than this knowledge?

Unquestionably, one of the greatest powers in forming public opinion to-day is the press; but for various reasons their support as a whole cannot be counted upon. Many newspapers claim that their sole function is to print the news; and news, aside from the regular routine chronicle of events, generally means something

startling, unique. All essentials and fundamentals are sacrificed to the new, however transient and unimportant, especially if it can be made sensational. Personalities are far more important here than principles. Again many papers represent certain political parties or business interests whose welfare is their first and only consideration. But there is an increasing number of newspapers, many of large circulation and great influence, who are trying to interpret daily events in terms of moral values and who discern and promulgate the inescapable relation between righteousness and true national prosperity. This number can be greatly increased by the force of public opinion, for, while the press is a great factor in forming public opinion, it must also necessarily in turn conform to public opinion if it is to continue.

In these days of conservation of land and forests and mines and fisheries, the conservation of human life and energy should be conducted on a scale commensurate with its paramount importance. Large appropriations are made to reclaim land by irrigation and drainage; great national parks and forests are established to conserve our supply of wood and lumber and to control the floods in our rivers; at public expense campaigns are waged for the extir-

pation of the coddling moth, boll weevil, barberry bush, fever ticks and other enemies to agriculture; fish hatcheries are built and the fry sent to every section to restock our lakes and streams with fishes; the best and safest methods of mining are devised at government expense; the standardization of paving bricks, beds, laths, and flags with improved methods to secure efficiency in production engages the attention of a member of the Cabinet; public-welfare work now includes fights against diseases some of which result from sin; but all of these combined with all other conservation programs will not equal in results the possible economic saving from the elimination of the waste of sin.

Why should our government not establish a division or bureau, or even a department, to help conserve an amount equal to over three times the entire national expenditures? This is not proposing to have the government enter upon any religious or moral work, but simply to lend its power and influence to stop a most stupendous economic waste—a waste which makes nearly all other financial plans and measures seem trivial in comparison. This government organization could enlist and coordinate in a great popular movement all the agencies which have been mentioned and

many others: all public officials concerned with the creation or administration of law, the legal profession, commercial bodies, organized labor, physicians, our schools and educators and the press. It could also help supervise and correlate the multiplicity of organizations now striving, by various and often ineffective and overlapping activities, to stop some of this great volume of destruction. Is there any cause before our nation to-day which is more entitled to comprehensive and adequate support?

There is in this country a beneficent and powerful institution which has a double relation to this problem of sin. The Christian Church is not only vitally interested in restricting all waste and suffering from sin, but its supreme mission, through its message and spirit, is to eliminate entirely from human life the causative agency which "brought death into this world and all our woe." It is largely this twofold nature of its task, the material and the spiritual, which has led to much confusion and dissension ever since the days of the disciples, when seven deacons were appointed to superintend the business of the church, while the disciples gave themselves completely to prayer and to the ministry of the word. It was not the division of duties, which in itself

would conduce to efficiency, that caused confusion, but the gradual separation of the two spheres of activities, until either faith or works was substituted for the full gospel of faith and works. The essential unity and comprehensiveness of God's plan were disregarded, and through undue emphasis upon portions or methods, often of minor importance, there arose a multiplicity of denominations, organizations, and agencies which, through lack of mutual appreciation and cooperation, are greatly retarding the fulfillment of their divine mission.

But the Christian Church is the essential, and by far the most powerful, factor in any united campaign against the waste of sin. In numbers and influence it is potentially the greatest force in our nation. Not only must its full power be utilized, but it is the church through which all the other agencies mentioned must be vitalized and made effective. The complete mobilization of the Christian forces of our country and their hearty cooperation with the other civic, social, and industrial organizations interested in this great problem would assure victory—a victory which would not only confirm a tremendous financial benefit upon our country but would bring into its homes more peace and happiness than any event since its discovery.

Because such tremendous results generally depend upon its outcome, war usually arouses a spirit of cooperation, a unity of purpose and a willingness to sacrifice which no other human activity has inspired. Realizing this, many have sought for some moral equivalent for war. The war against the destructiveness of sin should be the full equivalent. The conflict may lack the pomp and circumstance of real war but the issues are greater, for they include those of war. And this would be a war for construction, not destruction; a war to defend women and children from suffering and to bring them life instead of death; not a mere program of remedial and alleviative activities but an aggressive attack upon the primal cause of the great mass of wretchedness and misery now overwhelming the human race and shutting it out from that abundance of life which is theirs by destiny and divine sanction. And it would be a conflict demanding the best that man can give, for it would be waged not only against flesh and blood but against principalities and powers and the rulers of darkness. God grant that men of vision and might shall arise to lead our virile young manhood and womanhood in this greatest crusade of humanity, under the banner of Jesus Christ.